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EIC Search

Set	Items	Description
S1	44384	(LOAN OR LOANS OR PAYMENT?) (5N) DELINQUEN?
S2	99455	(LOAN OR LOANS OR PAYMENT? OR DEBT? ?) (5N) COLLECT?
S3	347	(S1 OR S2) (5N) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)
S4	28682	(DELINQUEN? OR FREQUENT?) (5N) (COMPAR? OR MATCH? OR ASSOCIAT? OR IDENTIF? OR QUANTIF?)
S5	553739	(FORECAST? OR PREDICT? OR ESTIMAT? OR DETERMIN? OR TRACK? - OR CALCULAT? OR MONITOR?) (5N) (CASH() FLOW? ? OR INCOME? OR REV-ENUE?)
S6	11283	(PAYMENT? OR REMIT?) (3N) (BEHAVIOR? OR BEHAVIOUR? OR HISTORY OR HISTORIES)
S7	3423	(NON() STATIONARY OR VEHICLE? OR AUTO OR AUTO OR AUTOMOBILE? OR CAR OR CARS) (5N) COLLATERAL?
S8	2	AU=(STARKMAN, H? OR STARKMAN H?)
S9	46	S3(S) (S4 OR S5 OR S6 OR S7)
S10	36	S9 NOT PY>1999
S11	19	RD (unique items)

S12	3196	(S1 OR S2) (S) (S4 OR S5 OR S6 OR S7)
S13	208	S12(S) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR?
		OR MATRIX OR MATRICE?)
S14	189	S13 NOT S11
S15	89	S14 NOT PY>1999
S16	58	RD (unique items)
S17	0	S8(S) (S1 OR S2)

11/3,K/1 (Item 1 from file: 16)
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05615421 Supplier Number: 48496733 (USE FORMAT 7 FOR FULLTEXT)
Freddie Mac Looks to Servicing Systems To Ease Its Entry into the Subprime Market

KLEEGER, STEPHEN
American Banker, p8
May 26, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 341

... Mortgage Guaranty Insurance Corp., Freddie Mac introduced Early Indicator, a software program based on statistical **models** that lets servicers **identify** which **delinquent** borrowers are likely to resume **payments** without special attention and which show a high risk of default.
"The acceptance from servicers...

11/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04994469 Supplier Number: 47335588 (USE FORMAT 7 FOR FULLTEXT)
Avondale Financial Corp. Reports a \$7.6 Million Loss in the First Quarter of 1997 After Recording a Special \$13 Million Loan Loss Provision

PR Newswire, p0428CLM049
April 28, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2329

... other assets". The Company's consumer loan program has a higher level of projected loan **delinquency** and charge-off levels **compared** with the Company's historic loan portfolio. Associated with its credit scoring **models**, a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer loan portfolio with the projected delinquency expectations monthly...

11/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04830005 Supplier Number: 47106586 (USE FORMAT 7 FOR FULLTEXT)
Avondale Financial Corp. Announces 1996 Net Income of \$4,216,000, a 32.6 Percent Increase Over 1995

PR Newswire, p206CLTH042
Feb 6, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2809

... loan losses. The Company's consumer loan program has a higher level of projected loan **delinquency** and loan charge-off levels **compared** with the Company's historic loan portfolio. Associated with its credit scoring **models**, a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer loan portfolio with the projected delinquency

expectations monthly...

11/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04677741 Supplier Number: 46884907 (USE FORMAT 7 FOR FULLTEXT)
Freddie Creates Models to Tell Late Payers from Defaulters
American Banker, p8
Nov 12, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 355

The **models** , called Payment Prospector, can help lenders focus **collection** efforts on borrowers whose **loan payment histories** and loan-to-value ratios suggest they won't catch up with payments, and could ...

11/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04647197 Supplier Number: 46837126 (USE FORMAT 7 FOR FULLTEXT)
Avondale Financial Corp. Reports Third Quarter Earnings
PR Newswire, pl028CLM040
Oct 28, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 3195

... loan losses. The Company's consumer loan program has a higher level of projected loan **delinquency** and loan charge-off levels **compared** with the Company's historic loan portfolio. Associated with its credit scoring **models** , a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer loan portfolio with the projected delinquency expectations monthly...

11/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10033470 SUPPLIER NUMBER: 20327927 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The importance of credit scoring models in improving cash flow and collections.
Brill, Jeff
Business Credit, v100, n1, p16(2)
Jan, 1998
ISSN: 0897-0181 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1370 LINE COUNT: 00113

TEXT:

...the world of credit decisions, history often proves to be a reliable indicator. Credit scoring **models** that measure the likelihood of delinquent **payments** - using actual **payment history** along with other financial and demographic statistics - are familiar to most credit managers as useful...

11/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09087586 SUPPLIER NUMBER: 18850303 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Freddie creates models to tell late payers from defaulters. (Freddie Mac) (Federal Home Loan Mortgage Corp. develops behavior models called Payment Prospector to support collection operations) (Brief Article)
Prakash, Snigdha
American Banker, v161, n217, p8(1)
Nov 12, 1996
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 380 LINE COUNT: 00033

...models to tell late payers from defaulters. (Freddie Mac) (Federal Home Loan Mortgage Corp. develops behavior models called Payment Prospector to support collection operations) (Brief Article)
The models , called Payment Prospector, can help lenders focus collection efforts on borrowers whose loan payment histories and loan-to-value ratios suggest they won't catch up with payments, and could ...

11/3,K/8 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08851078 SUPPLIER NUMBER: 18320745
Examining secondary market trends: loss mitigation, among other issues, is the subject of growing emphasis in the conforming secondary mortgage market. (includes related article on mortgage lending)
Nixon, Brian
America's Community Banker, v5, n4, p24(5)
April, 1996
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3639 LINE COUNT: 00288

... techniques that would enable lenders to deploy their loss mitigation resources more efficiently.
A behavioral model , for example, could theoretically identify delinquent loans that will cure without much attention from a lender, as well as those that will...

...help point the way to more efficient loan servicing and loss mitigation.
For example, a model could analyze delinquent loans and identify those that will cure without any intervention on the part of a servicer. "There are...

11/3,K/9 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05438599 SUPPLIER NUMBER: 11201944 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Corporate trust is ripe for risk management systems. (Computers & Operations)
ABA Banking Journal, v83, n9, p102(2)

Sept, 1991

ISSN: 0194-5947

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1717

LINE COUNT: 00136

... indicated that the bank could save \$2 million per year by using the behavior scoring **models** to streamline its **loan collection** efforts.

11/3,K/10 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

01880258

L. F. *Rothschild, Unterberg, Towbin Investment Analyst Report on Countrywide Credit Industries, Inc.

CIRR September 16, 1987 p. 1

...contains EPS '87-'89P, P-E Ratios '88-'89P, Financial & Stock Market History, Quarterly EPS **Estimates**, Capitalization 5-31-87, **Revenue** History & **Forecast** Net Of Interest Expense, Earnings & Dividends Per Share, Volume Of Loans Originated, Sources Of **Loan** Production, Mortgage **Loan Delinquency** & Foreclosure Experience, Earnings **Model**.

Has shown the ability to grow through innovative product development, excellent risk management & a unique...

11/3,K/11 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

2149130 Supplier Number: 02149130 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Freddie Mac Looks to Servicing Systems To Ease Its Entry into the Subprime Market

(Freddie Mac is building high-tech tools for its loan servicers, saying greater efficiency and predictive powers on part of those who administer loans will be critical to its plan to buy more subprime loans)

American Banker, v CLXIII, n 98, p 8

May 26, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 332

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Mortgage Guaranty Insurance Corp., Freddie Mac introduced Early Indicator, a software program based on statistical **models** that lets servicers **identify** which **delinquent** borrowers are likely to resume **payments** without special attention and which show a high risk of default.

"The acceptance from servicers...

11/3,K/12 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

1667400 Supplier Number: 01667400 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Freddie Mac Develops System To Flag Mortgage Delinquencies

(Federal Home Loan Mortgage Corp develops new computerized system to flag

mortgages as soon as they are delinquent)
Mortgage-Backed Securities Letter, v 11, n 46, p 5
November 11, 1996
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 674

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Corp has developed a new computerized system to flag mortgages as soon as they are **delinquent**. The **Payment** Prospector uses statistical **modeling** to predict the **payment behavior** of a loan that goes 16 days delinquent. It applies different data along the various delinquencies to predict **payment behavior** from that point. The program aims to enable servicers to focus resources on those mortgages...

TEXT:

...has developed a novel computerized system that would flag mortgages as soon as they become **delinquent**.

The system, dubbed **Payment** Prospector, uses statistical **modeling** to predict the **payment behavior** of a loan that goes 16 days delinquent.

Some mortgage lenders have been using such...

11/3,K/13 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01444521 00-95508
Everything in its time
Hoff, John R; Peterson, Paul T
Mortgage Banking v57n9 PP: 34-41 Jun 1997
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3862

...TEXT: one possessing the unique ability to score delinquencies at various stages (see Figure 2). The **model** works this way:

* **Delinquent** loan information is fed into the **model**. * The model **identifies** the age of **delinquency** and selects the right statistical formula to use in scoring the loan. * A score ranging...

11/3,K/14 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01429787 00-80774
Managing mortgage credit risk
Jaske, Andrew J
Mortgage Banking v57n8 PP: 69-76 May 1997
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3875

...TEXT: went wrong?

As delinquency builds over the portfolio life cycle, it is critical to

apply **collections** queuing models based on **payment behavior** or **behavior** scores, credit bureau scores, mark-to-market LTV and other factors. In the earlier stages of delinquency, the updated credit profile and **payment behavior** on the mortgage will provide important information in terms of ranking customers' likelihood of becoming...

11/3,K/15 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00070382 78-04687

Forecasting State Income Tax Collections: A New Approach

Reaume, David M.

Public Finance Quarterly v6n1 PP: 67-91 Jan. 1978

ISSN: 0048-5853 JRNL CODE: PFQ

ABSTRACT: This study presents a report on the application of the microsimulation method to the **estimation** of **income** tax collections for the state of North Carolina. It is possible to model the tax law in nearly complete detail because of detailed **forecasts** of income distribution. The **model** provides quarterly **forecasts** of **collections** disaggregated by withheld taxes, declarations **payments**, final payments, and refunds. In addition, the model allows the user to simulate realistically changes...

... law. The real strength of the model lies in its simulation properties. None of the **income** tax **forecasting** models to date can handle the broad range of tax law changes and changes in...

11/3,K/16 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

01714551 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Freddie Mac Looks to Servicing Systems To Ease Its Entry into the Subprime Market

SECTION TITLE: Mortgages

STEPHEN KLEEGER

AMERICAN BANKER , v163, p8

May 26, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 339

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Mortgage Guaranty Insurance Corp., Freddie Mac introduced Early Indicator, a software program based on statistical **models** that lets servicers **identify** which **delinquent** borrowers are likely to resume **payments** without special attention and which show a high risk of default.

"The acceptance from servicers...

11/3,K/17 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0218119

Freddie Mac Looks to Servicing Systems To Ease Its Entry into the Subprime Market

American Banker - May 26, 1998; Pg. 8; Vol. 163, No. 98
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 345

BYLINE:

By STEPHEN KLEEGER

TEXT:

...Mortgage Guaranty Insurance Corp.,
Freddie Mac introduced Early Indicator, a software program based on
statistical **models** that lets servicers **identify** which **delinquent**
borrowers
are likely to resume **payments** without special attention and which show a
high risk of default.

"The acceptance from servicers...

11/3,K/18 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0190535

*** Freddie Creates Models to Tell Late Payers from Defaulters**

American Banker - November 12, 1996; Pg. 8; Vol. 161, No. 217
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 358

BYLINE:

By SNIGDHA PRAKASH

TEXT:

...with a temporary cash crunch from one in the throes of serious financial
trouble.

The **models**, called Payment Prospector, can help lenders focus
collection efforts on borrowers whose **loan payment**
histories and loan-to-value ratios suggest they won't catch up with
payments, and could...

11/3,K/19 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00302072 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Freddie Mac testing servicing scoring product

Bancroft, John

Real Estate Finance Today, v13, n23, p3,15, Nov 11, 1996 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00948

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... which are obtained from the servicing record. The most significant
variable in the 16 day **delinquency** model is the borrower's **payment**
history, Peterson said, although this becomes less significant in later
stages of delinquency.

One external information...

?

16/3,K/1 (Item 1 from file: 16)
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06000111 Supplier Number: 53383325 (USE FORMAT 7 FOR FULLTEXT)

A New Approach to Credit Reporting.

Demby, Elayne Robertson
Credit Card Management, v11, n6, p56(1)
Sept, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1463

... it's hard to know what it predicts," says Abrams.
Others say that while a **history** of prompt **payment** of utility bills is not indicative of whether a potential borrower is a good credit risk, someone who has had **delinquencies** on utility **payments** in the past is more likely to default on a loan in the future. Fair, Isaac reached this conclusion as part of its ongoing research to develop new scoring **models**.

As information on non-traditional payments becomes more prevalent on traditional credit reports, more lenders...

16/3,K/2 (Item 2 from file: 16)
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05323476 Supplier Number: 48102820 (USE FORMAT 7 FOR FULLTEXT)

MRAC, PaineWebber Look To Improve Default Models

Mortgage-Backed Securities Letter, v12, n44, pN/A
Nov 3, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 603

... started to do some work on the differences in how issuers appear to treat severely **delinquent loans**," Bendt explained.

When comparing 60-day **delinquent loans** serviced by Norwest Mortgage Inc. with similar loans serviced by Countrywide Home Loans Inc., for example, the **model** shows that Norwest has a higher percentage of mortgages (40%) that will become current than Countrywide (33%) and a lower percentage of **loans** that will become 90-days **delinquent** (20%) than Countrywide (33%).

Thus, even if pools from Countrywide and Norwest had the same...

16/3,K/3 (Item 3 from file: 16)
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04817341 Supplier Number: 47088208 (USE FORMAT 7 FOR FULLTEXT)

Product Of The Month--Product Intros: Avoiding Nasty Foreclosures

Bank Technology News, pN/A
Feb 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 643

... collections costs by 30 percent using Payment Prospector, says Comeau.

Payment Prospector is a behavioral **model** to help servicers determine which of their 16-day delinquents are likely to improve, and...

...plummeting. The software applies a similar analysis when loans reach 30 and 60 days of **delinquencies**, **identifying** which **loans** are likely to go on to foreclosure.

Cut collections costs

"Payment Prospector allows you to...

16/3,K/4 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04676259 Supplier Number: 46882863 (USE FORMAT 7 FOR FULLTEXT)

OBSERVATIONS: Freddie Mac Develops System To Flag Mortgage Delinquencies

Mortgage-Backed Securities Letter, v11, n46, pN/A

Nov 11, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 676

The system, dubbed Payment Prospector, uses statistical **modeling** to predict the **payment behavior** of a **loan** that goes 16 days **delinquent**.

Some mortgage lenders have been using such a system for early delinquencies, or those that...

16/3,K/5 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04637053 Supplier Number: 46821601 (USE FORMAT 7 FOR FULLTEXT)

MGIC's New Servicing Software Leverages Internet Web Browser Technology,

Offers New Features

PR Newswire, p1022MNTU012

Oct 22, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 908

... One new feature is easy access to the MGIC Loss Mitigation Score(TM), a statistical **model** developed by MGIC that **identifies delinquencies** most likely to cure or go through foreclosure. The **model** assigns a score, 0-100, with a higher score representing a greater likelihood of foreclosure. All **loans** reported **delinquent** to MGIC after August 1, 1996, are automatically scored unless there is insufficient data. A...

16/3,K/6 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04637052 Supplier Number: 46821600 (USE FORMAT 7 FOR FULLTEXT)

MGIC Affiliate Offers Loss Mitigation Scoring Software, Ideal for

Prioritizing and Differentiating Workflow

PR Newswire, p1022MNTU015

Oct 22, 1996

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1147

... internally since October 1995 to determine the most appropriate approach to resolving mortgage delinquencies.

"The **model** has improved our ability to **identify** the **delinquencies** on which we should focus our loss mitigation resources," said Curt S. Culver, MGIC's president and chief operating officer. "For a servicer, the **model** may have even greater value since it can be used early in the collections process to **identify** those newly **delinquent** **loans** that are most likely to cure and those that are most likely to result in...

16/3,K/7 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02063080 Supplier Number: 42666072
GMAC 1991-C Grantor Trust - Company Report
Investext, pl-4
Jan 13, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...due. Although the weighted average seasoning is only about three months, indicating a lack of **payment history**, defaulted or **delinquent** **loans** will be more than offset by the 9% subordination and approximately 600 basis points of...

...Illinois, and Texas, respectively. GMAC's origination standards are based on a distinct credit scoring **model** it developed incorporating numerous factors, including screens for creditworthy borrowers.
Tables in report: Key Statistics...

16/3,K/8 (Item 8 from file: 16)
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02040326 Supplier Number: 42632397 (USE FORMAT 7 FOR FULLTEXT)
Score One For Consumer Loan Profitability
Bank Technology News, pl0
Jan, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1780

... into new applications. For years, bank credit card departments have been trying out behavior scoring **models** for help in predicting potential credit card **collections** problems. **Behavior** scores monitor **payment behaviors** of a bank's existing loan customers to come up with a useful predictor of future **payment behavior**. Early on, banks can **identify delinquent** accounts that are most likely to become seriously delinquent in the future. Because each account...

...is individually ranked, banks can segment their accounts and tailor collection strategies. Use of such **models** for bank card accounts has skyrocketed recently. Credit Card Management, a Faulkner & Gray

publication, estimates...

16/3,K/9 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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11188001 SUPPLIER NUMBER: 55083440 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**A life preserver for loans.(Servicing) (includes related article on
EarlyIndicator) (new tool designed for coping with the problem of
servicing delinquent mortgages) (Cover Story)**

Abraham, Jesse

Mortgage Banking, 59, 9, 56(7)

June, 1999

DOCUMENT TYPE: Cover Story ISSN: 0730-0212 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 3425 LINE COUNT: 00296

... the marked-to-market loan-to-value (LTV) ratio, payment history, credit scores (if available), **loan** type, depth of **delinquency**, and local economic conditions. The lower the score, the higher the risk of a loss...loss.

In operation, the EarlyIndicator loss-mitigation models analyze several different loan variables, such as **payment history**, **loan** type, age of **delinquency**, **loan** -to-value ratios, foreclosure laws, credit scores (if available), collateral value and local economic indicators...

16/3,K/10 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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10242972 SUPPLIER NUMBER: 20631873 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Freddie Mac Looks to Servicing Systems To Ease Its Entry into the Subprime Market.

Kleege, Stephen

American Banker, v163, n98, p8(1)

May 26, 1998

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 361 LINE COUNT: 00032

... Freddie Mac introduced Early Indicator, a software program based on statistical models that lets servicers **identify** which **delinquent** borrowers are likely to resume **payments** without special attention and which show a high risk of default.

"The acceptance from servicers..."

16/3,K/11 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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09448955 SUPPLIER NUMBER: 19351428 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Avondale Financial Corp. Reports a \$7.6 Million Loss in the First Quarter
of 1997 After Recording a Special \$13 Million Loan Loss Provision**

PR Newswire, p428CLM049

April 28, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1827 LINE COUNT: 00237

... off levels compared with the Company's historic loan portfolio. Associated with its credit scoring **models**, a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer **loan** portfolio with the projected **delinquency** expectations monthly, and can adjust the level of loan loss provisions, loan approval parameters and...

16/3,K/12 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09396824 SUPPLIER NUMBER: 19202750 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Where banks lie on the mortgage technology curve.(includes related article on bank mortgage relationships)

Lebowitz, Jeff; Bechoeff, Ina; O'Sullivan, Orla
ABA Banking Journal, v89, n3, p51(3)
March, 1997

ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1887 LINE COUNT: 00162

... they occur. Applied to portfolio risk management, data mining and modeling may be used to **identify** probable prepaids or potential **loan delinquents**. By anticipating such occurrences, rather than dealing with them after the fact, servicers can mitigate...

16/3,K/13 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09301236 SUPPLIER NUMBER: 19057975 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Scoring gains ground while the Web waits. (mortgage lenders use automated scoring for new loans, experiment with World Wide Web)(includes related articles on Mortgage Electronic Registration System Inc., announcements at Mortgage Bankers Association of America's 1996 convention)

Cocheo, Steve
ABA Banking Journal, v89, n1, p52(2)
Jan, 1997

ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1898 LINE COUNT: 00159

... the most significant factor built into the behavioral score model is the borrower's previous **payment history**.

The results of the behavioral scoring guide classification of mortgages. Loans earning poor scores are...

16/3,K/14 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09254763 SUPPLIER NUMBER: 19094568 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Avondale Financial Corp. Announces 1996 Net Income of \$4,216,000, a 32.6 Percent Increase Over 1995

PR Newswire, p206CLTH042
Feb 6, 1997

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2195 LINE COUNT: 00272

... off levels compared with the Company's historic loan portfolio.

Associated with its credit scoring **models** , a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer **loan** portfolio with the projected **delinquency** expectations monthly, and can adjust the level of loan loss provisions, loan approval parameters and...

...December 31, 1996, approximately 5.0%, 1.4% and 1.6% of the Company's **loan** portfolio is **delinquent** 30 days, 60 days, and 90 days and over, respectively. Management expects the level of consumer **loan delinquencies** and related **loan** losses to increase significantly in 1997; however, this level of **loan delinquency** is in line with expectations and was priced accordingly in each time horizon.

Avondale Financial...

16/3,K/15 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09055557 SUPPLIER NUMBER: 18806136 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Avondale Financial Corp. Reports Third Quarter Earnings

PR Newswire, p1028CLM040

Oct 28, 1996

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2624 LINE COUNT: 00305

... off levels compared with the Company's historic loan portfolio. Associated with its credit scoring **models** , a level of **delinquent** and charge-off **loans** is projected. The Company analyzes its consumer **loan** portfolio with the projected **delinquency** expectations monthly, and can adjust the level of loan loss provisions, loan approval parameters and...

...September 30, 1996, approximately 3.4%, 1.1% and 1.2% of the Company's **loan** portfolio is **delinquent** 30, 60, and 90 days and over, respectively. This level of **loan delinquency** is in line with expectations and was priced accordingly in each time horizon.

Avondale Financial...

16/3,K/16 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08671851 SUPPLIER NUMBER: 18257651 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Quality ratings for commercial mortgages.

Barnes, Walter C.; Coleman, Mark E.; Wendt, William M.

Mortgage Banking, v56, n5, p83(5)

Feb, 1996

ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3073 LINE COUNT: 00258

... different credit risk measures over time. Each of the different credit risk "states" of every **loan** (active, **delinquent** , restructured, foreclosed) has an **associated** incidence and a severity relationship, thus in the process of developing these credit risk measures...

16/3,K/17 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07711760 SUPPLIER NUMBER: 16662394 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A smarter approach to collections. (mortgage banks; loan servicing) (Cover Report: Servicing)
Carroll, James R.
Mortgage Banking, v55, n5, p59(5)
Feb, 1995
ISSN: 0730-0212 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3089 LINE COUNT: 00247

... Using a proprietary modeling system, the payment history for the last 12 months for each **loan** is individually and **collectively** analyzed, then sequenced into as many as 73 different, statistically identified pay habit patterns. These...

16/3,K/18 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05796838 SUPPLIER NUMBER: 11850518 (USE FORMAT 7 OR 9 FOR FULL TEXT)
OCC to conduct compliance exam of First Chicago cardholder review. (Office of the Comptroller of the Currency to investigate credit cardholder review policies)
Card News, v7, n3, p3(3)
Feb 10, 1992
ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1414 LINE COUNT: 00110

... payment history, to see whether account holders were over their credit limit or had been **delinquent** in their **payments** a certain number of times in the past number of months. Through the credit scoring...

16/3,K/19 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The M&A Rosters; third quarter 1991.
Mergers & Acquisitions, 26, n4, 65(65)
Jan-Feb, 1992
ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 104170 LINE COUNT: 10201

... 000 Stores](*)
Net Loss: \$6,205,000 Harrison, NY
Year End: 10-31-90 Revenues: \$ 8 ,686,765,000
Net Inc.: \$385,261,000
Year End: 12-31-90
Terms: Melville...

16/3,K/20 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04195673 Supplier Number: 54872797 (USE FORMAT 7 FOR FULLTEXT)
Successful online payments strategies.
Electronic Payments International, pNA
May 28, 1999

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 3839

... the business markets. Figure 1 illustrates the various stakeholders in this emerging new world. The **model** for unlocking the potential of open networks is very different to the conventional wisdom. The new **model** is about establishing and reinforcing connections between people. Most institutions are still trying to come...

...the physical world in many ways - the attributes of consumers' transactions are different, the business **models** are different, business methods and processes are different, and the service providers are different. The...

...almost impossible to replicate in the physical world. A good example of the new business **models** witnessed on the web is Microsoft's Home Advisor site (see Figure 3). The site...

...in the future, etc. It is possible to list many examples of this type of **model**. E Loans, NextCard, E*Trade, Lendingtree, Travelocity, Priceline, E Toys, Amazon, Yahoo!, AOL, Intuit, eBay...

...and Citibank belong to this category. They are all prepared to transform their existing business **models** to create new opportunities in the web domain. In the process, they have responded to...

...since innovation cannot be controlled in a medium that is uncontrollable. The number of business **models** that have emerged in recent times typifies this. There are enterprises that have taken position...

...physical environment to the virtual world. Then there are the aggregators, or portals. Their business **model** typifies one-stop shopping. In the past few months, institutions have paid millions of dollars...

...with portals to market their products. Yahoo!, AOL and Amazon.com are examples of this **model**. This is considered as the most successful **model** to date, given the number of customers who flock to these sites for a variety...meanwhile, has started as a search engine technology company. Then there are swathes of new **models** - these include online auctions, eBay, and community sites that foster groups of users with common...

...with Yahoo! and Lycos and works with more than 100 lenders. Evolution of the payments **model** Financial institutions have been historically the primary intermediaries in money transmission and the facilitation of...

...influenced by web forces. Clearing is associated with aggregating, and consolidating and submitting all the **payments** information for **collection**. Settlement is the process where financial institutions pay each other to meet their customers' obligations...then will fall in place - namely settlement and accounting. The impact on the fee-based **revenues** is significant and very preliminary **estimates** reflect at least a 20 percent to 30 percent shift from the existing streams. Smart...

...businesses must be assessed. Would the current businesses compete or coexist? What kind of organisation **models** are required and warranted to support a web-enabled business space? Do institutions have technology...

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03440205 Supplier Number: 47088207 (USE FORMAT 7 FOR FULLTEXT)

Product Of The Month: Avoiding Nasty Foreclosures

Bank Technology News, pN/A

Feb 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 648

... collections costs by 30 percent using Payment Prospector, says
Comeau.

Payment Prospector is a behavioral **model** to help servicers determine
which of their 16-day delinquents are likely to improve, and...

...plummeting. The software applies a similar analysis when loans reach 30
and 60 days of **delinquencies**, **identifying** which **loans** are likely to
go on to foreclosure.

Cut collections costs

"Payment Prospector allows you to...

16/3,K/22 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03347849 Supplier Number: 46882872 (USE FORMAT 7 FOR FULLTEXT)

Freddie Mac Unveils Loan Management Modeling Tools

The Mortgage Marketplace, v9, n43, pN/A

Nov 11, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 262

Dubbed "PaymentProspector," the program is a family of **payment
behavior models** that will predict which 16-, 30-, 60- and 90-plus-day
delinquent mortgages are more likely to become current, as well as which
more seriously **delinquent loans** are likely to continue into
foreclosure.

Freddie officials said the company expects the system to...

16/3,K/23 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02197120 Supplier Number: 44156323 (USE FORMAT 7 FOR FULLTEXT)

Stockholder Systems Offers Aid in Tracking Vehicles with Liens.

Credit Risk Management Report, v3, n20, pN/A

Oct 11, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 124

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...mainframes only. The new module facilitates the recovery of charged-off
debt by tracking the **vehicle** identification numbers of **cars**, planes and
boats used for **collateral**. The numbers are issued to **vehicles** at the

time of manufacture and are coded to reveal the **model** , color and year of a vehicle. The product was developed in response to bank and finance companies demands, expressing a need to automate the tracking of their **collections** process associated with charged-off **debt** . (Call David Freeman, Stockholder Systems, 404/441-3387.)

16/3,K/24 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01695662 Supplier Number: 42724870 (USE FORMAT 7 FOR FULLTEXT)

OCC TO REVIEW FIRST CHICAGO'S CARDHOLDER CURTAILMENT

Credit Risk Management Report, v2, n3, pN/A

Feb 3, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1398

... this latest test, it also examined late payments to other creditors.

First Chicago ran the **model** to obtain a credit score as well as looking at **payment history** , to see whether account holders were over their credit limit or had been **delinquent** in their **payments** a certain number of times in the past number of months. Through the credit scoring...

16/3,K/25 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 The Gale Group. All rts. reserv.

2537967 Supplier Number: 02537967 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Predicting Subprime Defaults

(A growing number of subprime lenders are turning to sophisticated software to help them weed out problem borrowers)

Mortgage Technology, v 6, n 3, p 51+

May 1999

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1197

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...developed a proprietary scoring system that predetermines probable customer payment behavior.

The company's scoring **model** is designed to predict the likelihood that a **loan** will become **delinquent** over the next 12 months using two types of variables: loan characteristics and borrower **payment history** .

Ocwen said its scoring model does not take into consideration borrower characteristics, economic variables or...

16/3,K/26 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1147670 Supplier Number: 01147670

Big Lenders Text Equifax Default-Risk Service

(Equifax Mortgage Information Services is testing its service that can assess default risk throughout the life of a mortgage)

American Banker, v CLX, n 50, p 12

March 15, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...new service meant to help assess default risk throughout the life of a mortgage. The **model** used for scoring in the system draws only on mortgage data and thus is more predictive of mortgage behavior than if general consumer **models** were, according to Martin Wahl, director or product development for Equifax. Analyzing more than 4...

...from its national credit database enabled Equifax to identify 'those characteristics that are more strongly **associated** with future **delinquent** mortgage **payment behaviour**,' according to Wahl. The Mortgage Portfolio Review Service evaluation capability could be useful to people...

16/3,K/27 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01886861 05-37853

Risk management & collateral controls

Ramant, Venkata

Secured Lender v55n6 PP: 54-58 Sep/Oct 1999

ISSN: 0888-255X JRNL CODE: SCL

WORD COUNT: 1429

...TEXT: measured as the sum of the risks of the indi-vidual assets. A bank's **loan** portfolio is such a **collection** and the individual **loans** could have a **collective** risk associated with each other. Companies in a portfolio could be tied tightly to the...

... hypotheses, and then testing them against historical data to reject, refine or corroborate. Cash-flow **models** are tweaked to adjust differing variables to analyst satisfactions. However, investors have to go a...

... is moving away from the higher ground of research to a more speculative realm of **predictions** .

Growing acceptance of **cash - flow models** with quantitative techniques and greater availability of computing power is not only used to manage...

16/3,K/28 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01827988 04-78979

Mining your business

Deck, Stewart

Computerworld v33n20 PP: 94-98 May 17, 1999

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 2393

...TEXT: be able to plow through the data quickly," says Afshin Goodarzi,

vice president of data **modeling** at Black Rock. What Goodarzi and his analysts look for are combinations of factors that...

... bank, he isn't likely to look elsewhere to refinance. Likewise, if he has a **history** of **delinquent payments**, he's less likely to pay the loan off early. But Goodarzi says the mining...

16/3,K/29 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01566656 02-17645

The importance of credit scoring models in improving cash flow and collections

Brill, Jeff

Business Credit v100n1 PP: 16-17 Jan 1998

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 1286

ABSTRACT: Credit scoring **models** that measure the likelihood of **delinquent payments** - using actual **payment history** along with other financial and demographic statistics - are familiar to most credit managers as useful...

... These days, however, credit professionals are discovering that the disciplined use of sophisticated credit scoring **models** can also create a significant bottom line impact by improving cash flow and collections. The more customers who use the **models** and share their results, the better the **models** become. In return, their users realize the benefits of increased efficiency and turnaround, improved customer...

...TEXT: often proves to be a reliable indicator. Credit scoring models that measure the likelihood of **delinquent payments** -using actual **payment history** along with other financial and demographic statistics-are familiar to most credit managers as useful...

... These days, however, credit professionals are discovering that the disciplined use of sophisticated credit scoring **models** can also create a significant bottom line impact by improving cash flow and collections.

Today...

16/3,K/30 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01556310 02-07299

Loss mitigation practices

Bush, Vanessa

America's Community Banker v6n12 PP: 33-36 Dec 1997

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 2634

...TEXT: The EarlyIndicator system, introduced in January, produces two scores. The first is a 30-days **collection** score, driven completely by borrower **payment behavior**. The purpose is to help the servicer prioritize calls for collection. After 30 days, the **model** produces a loss mitigation score, which targets those loans most likely to result in a...

16/3,K/31 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01538997 01-89985

Shortages, technology and explosive growth drive demand for jobs in consumer credit

Trott, Kathryn; Allard, Susan

Credit World v86n2 PP: 31-34 Nov/Dec 1997

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 1876

...TEXT: be intense-and costly.

The same technology that facilitated credit approvalspecially statistical data analysis and **modeling** to predict and influence customer **behavior** -now effectively analyzes **payment behavior** to maximize revenue. Data mining of data warehouses, which transforms what one consultant calls "leveraged...

... encourages credit specialists to integrate decisions not just with marketing and risk, but with account **payment** patterns, lifestyle implications, **collections** success, fraud and more.

Supplementing these changes are growth in access [both in branches and...

16/3,K/32 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01481061 01-32049

Government debt, human capital, and endogenous growth

Zhang, Jie

Southern Economic Journal v64n1 PP: 281-292 Jul 1997

ISSN: 0038-4038 JRNL CODE: SEJ

WORD COUNT: 2275

...TEXT: in both the short and long run. These studies enable the current two-sector growth **model** to investigate welfare implications of a permanent debt policy change. Furthermore, the present **model** will discuss the limitations on debt income ratios. One relevant limitation is to maintain a...

... ratio. More conventionally, policy makers are concerned about how much tax revenues have to be **collected** to sustain a targeted **debt** income ratio. It is desirable to find observable factors **determining** the relation between the debt **income** ratio and the ratio of taxes to income. To keep the **model** tractable, I assume logarithmic utility functions and Cobb-Douglas production functions.

The main results in...

16/3,K/33 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01203599 98-52994

Examining secondary market trends

Nixon, Brian

America's Community Banker v5n4 PP: 24-28 Apr 1996

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 2958

...TEXT: techniques that would enable lenders to deploy their loss mitigation resources more efficiently.

A behavioral model, for example, could theoretically identify delinquent loans that will cure without much attention from a lender, as well as those that will...

...way to more efficient loan servicing and loss mitigation.

For example, a model could analyze delinquent loans and identify those that will cure without any intervention on the part of a servicer. "There are...

16/3,K/34 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01093319 97-42713

Credit scoring: Big opportunities for small and start-up businesses

Rowland, Jan

Credit World v84n1 PP: 21-24 Sep/Oct 1995

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 1814

...TEXT: provide an excellent assessment of risk for small businesses.

2) An industry specific credit scoring model provides a score that predicts the likelihood of severely delinquent payment behavior to businesses in a specific industry, such as transportation, construction or electronics. The score is...

16/3,K/35 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00615089 92-30192

An Analysis of Default Risk in Mobile Home Credit

Lawrence, Edward C.; Smith, L. Douglas; Rhoades, Malcolm

Journal of Banking & Finance v16n2 PP: 299-312 Apr 1992

ISSN: 0378-4266 JRNL CODE: JBA

...ABSTRACT: the early to mid-1980s. The face value of loans totals \$655 million. Multivariate logit models are used to investigate the importance of the following factors in analyzing loan defaults and delinquencies: 1. payment history, 2. loan terms, 3. borrower characteristics, 4. economic conditions, and 5. legal constraints. Payment history emerges as the overwhelming factor in predicting the likelihood of default. The results indicate that...

16/3,K/36 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00592978 92-08151

CUs Drive Down Delinquency

Pels, Mary Ann

Credit Union Magazine v58n1 PP: 20-24 Jan 1992

ISSN: 0011-1066 JRNL CODE: CUG

...ABSTRACT: previous years. As of June 1991, new-auto loans accounted for 1.01% of CUs' **delinquent** loan dollars outstanding, **compared** with 1.26% in 1989. Lenders knew an economic slowdown was coming. According to Credit Union magazine's auto **loan delinquency** survey, 51% of CUs stiffened debt-to-income requirements in 1991. CUs are also becoming more sophisticated at **collecting** late **payments**, and education campaigns are helping members negotiate better deals. Used-auto **loans** are more likely to go **delinquent** than new-auto **loans**. Thus, many CUs limit liberal financing to late- **model** used cars. ...

16/3,K/37 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00162580 82-04141

Estimating Cash Collection Rates from Credit Sales: A Lagged Regression Approach

Shim, Jae K.

Financial Management v10n5 PP: 28-30 Winter 1981

ISSN: 0046-3892 JRNL CODE: FMG

ABSTRACT: A study is conducted which empirically examines the problem of estimating cash **collection** rates, i.e., **payment** proportions and bad debt expense rates, through use of the lagged regression approach, by using ...

... life that cash collections lag behind credit sales. Using the assumptions of the standard regression **model**, tests of significance, tests of hypotheses, confidence limits, and correlation coefficients can be extracted in...

... enable the financial planners to: 1. estimate future cash collections from credit sales using the **income** statement method, 2. **estimate** the bad debt expense and set up an allowance for doubtful accounts, 3. develop a...

... probable lag intervals, and 4. provide insight into managing credit and discount policies through policy **simulation**.

16/3,K/38 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00133552 81-03323

Forecasting Cash Inflows for Better Budgeting

Shim, Jae K.

Business Economics v16n1 PP: 35-38 Jan 1981

ISSN: 0007-666X JRNL CODE: BEC

...ABSTRACT: Two possible methods exist for doing this. One approach involves the use of a probability **matrix** based on estimates of what is

called transition probabilities. The second approach, a more pragmatic method of estimating cash **collection** and bad **debt** percentages, relates credit sales and cash collection data. The second method uses regression analysis and...

... large amounts of data. The expected benefits of the regression analysis approach are: 1. accurate **estimates** of future **cash flows** from accounts receivable, 2. an accurate allowance for bad debts, and 3. better management of...

16/3,K/39 (Item 13 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00037945 76-03736

EXCESS CASH SHORT-TERM INVESTMENTS EQUALS \$

LIFF, BRADFORD; POLICASTRO, PATRICK E.

HOSPITAL FINANCIAL MANAGEMENT V30N3 PP: 48-50 MAR. 1976

ISSN: 0018-5639 JRNL CODE: HFM

ABSTRACT: EFFECTIVE CASH-MANAGEMENT PROGRAMS FOR HOSPITALS INCLUDE MAKING USE OF PROMPT **PAYMENT** DISCOUNTS, UPGRADING ACCOUNTS-RECEIVABLE **COLLECTIONS** , AND SHORT-TERM INVESTING OF EXCESS CASH. IN THE LATTER INSTANCE, HOSPITALS MAY USE EITHER A MICRO- OR MACRO-APPROACH TO DEVELOP THEIR SHORT-TERM CASH FORECASTING **MODEL** . THE MICRO-APPROACH ANALYZES THE WHOLE **CASH - FLOW** SYSTEM, AND **ESTIMATES** DAILY DELAYS, INFLOWS, AND OUT-FLOWS. DAILY CREDIT AND DEBIT PROJECTIONS ARE MADE AND FLOATS...

... OF THE MACRO-APPROACH IS PRESENTED WITH A DETAILED DISCUSSION OF THE DEVELOPMENT OF THE **MODEL** AND ITS STRUCTURE.

16/3,K/40 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2004 Business Wire. All rts. reserv.

00094950 19990825237B1061 (USE FORMAT 7 FOR FULLTEXT)

Experian Introduces Predictive Scoring Model Collection Priority Intelliscore; Product Allows Customers to Prioritize Collection Efforts

Business Wire

Wednesday, August 25, 1999 08:17 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 415

...providing a clearer picture of the costs and risks associated with collections."

Using the Intelliscore **model** , each account receives a report with a score. This score represents the probability that a...

...Priority Intelliscore uses a variety of predictive characteristics and data, including but not limited to, **collections history** , credit **history** , trade **payment history** , and public record information. These and other factors are weighted based upon their predictive values...

16/3,K/41 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0190707

Freddie Mac Unveils Loan Management Modeling Tools

Mortgage Marketplace - November 11, 1996; Pg. 1; Vol. 9, No. 43

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 260

TEXT:

...believes will simplify the loan
management process.

Dubbed "PaymentProspector," the program is a family of **payment
behavior models** that will predict which 16-, 30-, 60- and 90-plus-day
delinquent mortgages are more likely to become current, as well as
which more seriously **delinquent loans** are likely to continue into
foreclosure.

Freddie officials said the company expects the system to...

16/3,K/42 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0178227

Banks Dispute Reg B Proposals

Regulatory Compliance Watch - March 18, 1996; Pg. 1; Vol. 6, No. 11

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 826

TEXT:

...credit scoring,
credit history, and electronic banking.

Banks didn't want to revalidate credit scoring **models**, were
cautious about accepting credit history not already on an applicant's
credit report, and...

...mid-May, a Fed
spokesperson said.

To ensure the predictability and accuracy of credit scoring **models**
,
the Federal Reserve has proposed that banks "revalidate" their scoring
systems.

"By analyzing the **loan** portfolio to determine the **delinquent**
rate
for each score interval if these data indicate that the system is no longer
...

...credit report. For
example, a creditor must consider credible information a consumer presents
about car **payment history** on a loan from a finance company that didn't
already report it to a...

16/3,K/43 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00374027 (USE FORMAT 7 OR 9 FOR FULLTEXT)

B/N new solutions

Anonymous

Bank News, v99, n9, p10-12, Sep 1999 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01257

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Collection Priority Intelliscore, an automated predictive
receivable scoring service tailored for collections.

Using the Intelliscore **model**, each account receives a report with a
score. This score represents the probability that a...

...Priority Intelliscore uses a variety of predictive characteristics and
data, including but not limited to, **collections history**, credit
history, trade **payment history** and public record information. These
and other factors are weighted based upon their predictive values...

16/3,K/44 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00316334 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Market value accounting: Panacea or poison for the banking industry? (Part
1)**

Black, Randall J

Journal of Bank Cost & Management Accounting, v10, n2, p49-66, 1997

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 06486

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... securities already have actively quoted market values available!)

However, the determination of present values with **delinquent loans**
or other items that have inconsistent and varying cash flow patterns is a
different story. To compensate for this variety of possible future **cash
flows**, management will **estimate** those future **cash flows** in the
pricing **models**. As a result, these **models** produce fair values that are
only as good as management's ability to **estimate** those future **cash
flows**.

Second, management must also be able to estimate a factor for credit
or repayment risk when it uses the **cash flow models** to **determine**
the value of its assets. If there are concerns that the borrower on a
delinquent loan may not repay, management must either adjust its
estimate of the future **cash flows** or adjust the rate at which it will
discount those cash flows. Again, the fair value provided by the discounted
cash flow **models** is only as good as management's ability to **estimate**
these future **cash flow** streams.

In addition, many of today's financial assets and liabilities have
imbedded repayment options...

16/3,K/45 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00313923 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lenders find ancillary uses for PMI's credit scoring model

Thangavelu, Poonkulali

National Mortgage News, v21, n36, p41, Jun 9, 1997 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext
WORD COUNT: 00405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... selling opportunities and in securing better market prices.
At PMI itself, a proprietary claim predictor **model** has been used internally since 1995, with the help of AURA, that **identifies** the probability of a **delinquent loan** becoming a claim.

16/3,K/46 (Item 4 from file: 268)

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00312781 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Everything in its time

Hoff, John R; Peterson, Paul T
Mortgage Banking, v57, n9, p34-41, Jun 1997 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 03862

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... ability to score delinquencies at various stages (see Figure 2).
The model works this way:

* **Delinquent loan** information is fed into the **model** . * The **model identifies** the age of **delinquency** and selects the right statistical formula to use in scoring the loan. * A score ranging...

16/3,K/47 (Item 5 from file: 268)

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00311017 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Managing mortgage credit risk

Jaske, Andrew J
Mortgage Banking, v57, n8, p69-76, May 1997 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 03875

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... went wrong?
As delinquency builds over the portfolio life cycle, it is critical to apply **collections** queuing **models** based on **payment behavior** or **behavior** scores, credit bureau scores, mark-to-market LTV and other factors. In the earlier stages of **delinquency** , the updated credit profile and **payment behavior** on the mortgage will provide important information in terms of ranking customers' likelihood of becoming...

...this point can greatly reduce unnecessary calls to customers who are likely to make their **payments** . This permits focused **collections** efforts on those who present the greatest likelihood of becoming more seriously delinquent. Again, if...

...generally no need to worry about the loan ending up as a foreclosed property.

As **loans** move into later stages of **delinquency** and on to foreclosure, the real estate nature of the mortgage transaction becomes critical. Calculating...

...reach this stage (and probably should reach this stage or underwriting

is too stringent.) Applying **models** that incorporate both regional economic factors and **payment history** as loans approach foreclosure can help isolate the most effective candidates for various loss-mitigation...

16/3,K/48 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00306852 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FHLMC, MGIC combine default management effort

Staples, Ed

Real Estate Finance Today, v14, n3, p6,29, Feb 3, 1997 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00672

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Freddie Mac and MGIC officials. They said this tool will have the ability to rank **loans** as early as 16 days **delinquent**. At this early end of the delinquency spectrum, the **model** works more from data on borrower behavior in such areas as **payment histories**.

Culver characterized EarlyIndicator as "a powerful modeling product."

"This payment-behavior model marriage continues to..."

16/3,K/49 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00300748 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MI's bring out new scoring, communications products

Bancroft, John

Real Estate Finance Today, v13, n21, p11,45, Oct 28, 1996 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00756

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of MGIC, which has been using the software for a year.

"For a servicer, the **model** may have even greater value since it can be used early in the collections process to **identify** those newly **delinquent loans** that are most likely to cure and those that are most likely to result in..."

16/3,K/50 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04560221

CREDIT RISK QUICKSAND IN 2000

CREDIT RISK MANAGEMENT REPORT

December 27, 1999 VOL: 9 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1143

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...from 2.09 percent in the previous quarter, according to the Washington-based American Bankers Association Consumer Credit Delinquency Bulletin. But that level is down from the 2.29 percent delinquency level on the same loans last year.

High Hopes

Economic forecasters are using data like these in optimistic predictions for consumer lending in the coming year. " Delinquency numbers for closed-end loans are well below the 10- and 20-year average," says Jim Chessen, chief economist for...our standpoint of minimizing risk. Subprime portfolios could represent some yet-untested situations if the modeling used to test creditworthiness is not factoring in the possibility of a market decline," he...

16/3,K/51 (Item 2 from file: 267)

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04554717

CMS' Customer Data Management Cuts Costs

CARD NEWS

August 11, 1999 RE VOL: 14 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1396 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...other hand, consumption-driven delinquency is "irresponsible - these people have no interest in paying the loan back," Blumberg says.

Event-driven delinquency makes up more than 60 percent of the delinquent population, says Blumberg. This group responds...

...needs.

So the idea behind the Triage tool is the quicker an issuer is at identifying the type of delinquent account, the quicker the issuer can adjust its strategy and style of collecting that debt .

"Rather than attacking them for payments," Blumberg says. "Whoever gets to them first with professional...

...70 percent are nonprime.

CMS has a standing relationship with Neuristics as a site for model building and development, says Don Berman, president of CMS. So far, the system's performance...

...cut out of the process of trying to collect delinquent dollars.

This is where the model has performed beyond expectations, Berman says. "If you put accounts in three buckets, the execution...in month one. However, in month seven, users get an idea of how well the model has done classifying accounts into the three triage groups.

"From our perspective, the model has performed beyond expectations in both the efficiency and chargeoff rate categories," Berman says.

Completing...

16/3,K/52 (Item 3 from file: 267)
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04532207

TECHNOLOGY CORNER

CREDIT RISK MANAGEMENT REPORT

April 20, 1998 AGE VOL: 8 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 502

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...that gives credit analysts instant access to reliable data on corporate ownership, financial status and **payment histories**. ICE also includes tools to analyze historical trends and compare credit performance across accounts. TIPS...

...system also will predict the relative likelihood of default by using a risk-based statistical **model** developed from a database of more than 700,000 FHA insured loans. (Raschelle Serghini, Fannie...

...Priority One Electronic Commerce Corp. recently introduced an electronic program designed to help mortgage lenders **collect** their **payments** at a lower cost than present manual methods, company officials say. "Even if the check...

...deposit it in the lenders' bank account," says Sidney Lieberman, Priority's chairman. The MORTGAGE **COLLECT** program debits the **payment** to the local bank account of the borrower, accelerating the lender's cash. The cost...

16/3,K/53 (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00039054

GROUP LENDING SUCCESS ABROAD PAVES THE WAY FOR U.S. ENDEAVORS

CREDIT RISK MANAGEMENT REPORT

January 26, 1998 VOL: 8 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 398

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...maintain a constant cash flow, but could spell profits for smaller institutions looking for new **revenue** sources, risk experts **predict**.

Group lenders make loans without collateral to groups of poor borrowers who agree to be...

...fall 1997 issue of the Bank's Economic Quarterly.

Instead of securing collateral, banks delegate **modeling** and enforcing loans to a group leader who also is responsible for

collecting payments from group members. The group is cut off from future funds if the payment lapses...

16/3,K/54 (Item 5 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters
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00038004

Can Ethan Penner Securitize Rock 'n' Roll?

Investment Dealers' Digest

December 15, 1997 VOL: 63 ISSUE: 50 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH

WORD COUNT: 3563

RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...because it allows the issuer to issue more bonds without additional credit support."

Another issue: **collecting payments** from all the various sources.

There

are standard collection companies within the entertainment industry. But...

...industry.

Without question, though, the big issue remains how to make accurate and

reliable future **cash flow estimates** from past performance-a process that is inherently imprecise. One way to hedge that uncertainty...Bowie's notes.

But despite the stir they created, the Bowie bonds may spawn few **imitators**. "There may never be another Bowie-type deal," says Wolin of Willkie Farr, which worked...

...would receive their interest payments when due.

Finally, few entertainment figures have a Bowie-like **track** record that

would allow future **cash flows** to be so reliably projected, and so attractive to investors.

Penner thinks he may have...

16/3,K/55 (Item 6 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters
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00029186

NON-PRIME AUTO LENDERS FACE TURBULENT MARKET

CREDIT RISK MANAGEMENT REPORT

July 28, 1997 VOL: 7 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1118

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...to adversely af

market conditions if lenders fail to prepare for account losses.

The unpredictable **payment behavior** of borrowers with less than "A"

rate
credit and highly publicized reports of inaccurately reported...

...Acceptance's [JACC] another non-prime lender filed
chapter 11 after lower-than-expected auto **loan collections** also has
left
investors weary, say sources.

Recent hits to non-prime portfolio losses also **mirror** consumer
bankrupt
filings, says Craig Uffman, president of APPRO Systems, a software vendor i
Baton...

...lin
of credit to consumers with questionable repayment histories and relied too
heavily on scoring **models**, which until recently did not accurately
predict
bankruptcy filings, says Uffman. This led to substantial...Uffman. A
typical
system for a non-prime lender is priced about \$90,000.

Most **models** were developed to detect the likelihood of delinquency
and
bankruptcy only in cases of consumers...

16/3,K/56 (Item 7 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00023796

Freddie Mac Develops System To Flag Mortgage Delinquencies
Mortgage-Backed Securities Letter
November 11, 1996 VOL: 11 ISSUE: 46 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 679 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...has developed a novel computerized system that would flag mortgages as
soon as they become **delinquent**.

The system, dubbed **Payment Prospector**, uses statistical **modeling**
to
predict the **payment behavior** of a **loan** that goes 16 days **delinquent**.

Some mortgage lenders have been using such a system for early
delinquencies, or those that...

...Payment Prospector applies different data along the various
delinquencies points- 30, 60 and 90 days **delinquent** - to predict **payment**
behavior from that point.

The system uses "a suite of default scoring **models**," said Paul
Peterson,
senior vice president in Freddie Mac's servicing division in describing the
system.

The **models**, using as many as 70 pieces of data for the early
delinquency
period, tell servicers...Prepayment Prospector is that the agency would
like to see a standardized approach to predicting **payment behavior**.

The system is not yet commercially available and will be tested
through

several larger servicers...

16/3,K/57 (Item 8 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
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00004515

Fannie Mae, GE Capital Team Up To Streamline Loss Mitigation
Mortgage-Backed Securities Letter
February 17, 1997 VOL: 12 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 479 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...GE Capital will surrender to Fannie Mae the authority to work directly with servicers to **identify** ways to remedy **delinquent** or defaulted mortgages that are insured by GE Capital and financed by Fannie Mae.
Normally...

...Insurance Corp., in which both companies joined forces last month to develop a loss mitigation **model** called EarlyIndicator (MBSL, Feb. 3).
These technologies are proving to be an increasingly important component
...

...measurable savings of time and money and allow both parties to deal more effectively with **delinquent** home **loans**," said Martin Heck, president of Raleigh, N.C.-based GE Capital.
Freddie Mac, on the other hand, is betting its money on a system that enables servicers to rank their **delinquent** **loans**, enabling servicers to separate borrowers who simply pay late from those who are having trouble...

16/3,K/58 (Item 9 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
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00000194

LENDERS WARNED TO MANAGE DELINQUENCY RISK
CREDIT RISK MANAGEMENT REPORT
FEBRUARY 12, 1996 VOL: 6 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1119 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Couple the Tried-and-True with Innovations
Lenders concerned about the recent rise in consumer **loan delinquencies** can lessen their risk by combining some traditional strategies with newer technological innovations.
Financial industry...

...might profit initially by providing that credit, heavy consumer debt burdens will lead to more **loan delinquencies** and profit losses down the road.

To prevent a direct hit to your bottom line...
...efforts on
the front-end of the loan: tighten credit standards and use credit
scoring **models** , lending consultants tell CRMR. On the back-end of
loans , step up **collection** efforts, consider risk-based pricing and
take advantage of consumer counseling programs, they advise.

"Anybody...

...push to lend money to buyers of affordable homes has
contributed to the increase in **delinquencies** on residential mortgage
loans , says Lyons. "The facts are that delinquencies have been
running higher in the portfolios of...emeritus of the National
Association of Retail Collection Attorneys in St. Louis, Mo., a trade
association that represents lawyers who collect **delinquent** accounts.

Business has picked up because many major credit grantors have
switched from agency representation...

?

File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Apr(Updated 040802)
(c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200455
(c) 2004 Thomson Derwent

Set	Items	Description
S1	25	(LOAN OR LOANS OR PAYMENT?) (5N) DELINQUEN?
S2	793	(LOAN OR LOANS OR PAYMENT? OR DEBT? ?) (5N) COLLECT?
S3	6	(S1 OR S2) (5N) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)
S4	469	(DELINQUEN? OR FREQUENT?) (5N) (COMPAR? OR MATCH? OR ASSOCIAT? OR IDENTIF? OR QUANTIF?)
S5	467	(FORECAST? OR PREDICT? OR ESTIMAT? OR DETERMIN? OR TRACK? - OR CALCULAT? OR MONITOR?) (5N) (CASH() FLOW? ? OR INCOME? OR REV-ENUE?)
S6	55	(PAYMENT? OR REMIT?) (3N) (BEHAVIOR? OR BEHAVIOUR? OR HISTORY OR HISTORIES)
S7	8	(NON() STATIONARY OR VEHICLE? OR AUTO OR AUTO OR AUTOMOBILE? OR CAR OR CARS) (5N) COLLATERAL?
S8	4	AU=(STARKMAN, H? OR STARKMAN H?)
S9	3	S3 AND (S4 OR S5 OR S6 OR S7)
S10	2	S7 AND (S1 OR S2)

3/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015767410 **Image available**
WPI Acc No: 2003-829612/200377
Related WPI Acc No: 2001-390073; 2003-247019
XRAM Acc No: C03-233692
XRPX Acc No: N03-662762

Isolated, stand alone, automated fee collection and ticket and/or decal dispensing device comprises fee collection mechanism for collecting payment from user providing change as necessary

Patent Assignee: MITI MFG CO (MITI-N)
Inventor: BAILINSON D H; BEAVERS A E; FULCHER R A
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030132288	A1	20030717	US 98111526	P	19981209	200377 B
			US 99458577	A	19991209	
			US 2003341916	A	20030113	
US 6715673	B2	20040406	US 98111526	P	19981209	200425
			US 99458577	A	19991209	
			US 2003341916	A	20030113	

Priority Applications (No Type Date): US 98111526 P 19981209; US 99458577 A 19991209; US 2003341916 A 20030113

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030132288	A1		39	G06F-007/08	Provisional application US 98111526

					Cont of application US 99458577
					Cont of patent US 6505774
US 6715673	B2			G06F-007/08	Provisional application US 98111526
					Cont of application US 99458577
					Cont of patent US 6505774

Abstract (Basic): US 20030132288 A1

NOVELTY - An isolated, stand alone, automated fee collection and ticket and/or decal dispensing device adapted for operating in various operational modes, comprises durable protective enclosure having lock for securing access door; computer within the enclosure; computer programming stored in the computer; visual display comprising polycarbonate screen and touch screen matrix; fee collection mechanism; output device; and power supply.

DETAILED DESCRIPTION - An isolated, stand alone, automated fee collection and ticket and/or decal dispensing device adapted for operating in various operational modes, comprises durable protective enclosure having lock for securing access door; computer within the enclosure and operatively interconnected to monitor and control at least one internal environmental operating condition associated with the collection device; computer programming stored in the computer and providing at least two operational modes; visual display in operable communication with the computer and operably positioned on the enclosure, the visual display comprising a durable polycarbonate screen and touch screen **matrix** (204); fee **collection** mechanism for **collecting a payment** from a user and providing change as necessary; output device; and power supply for supplying power to the ticket and/or decal dispensing machine. An INDEPENDENT CLAIM is also included for a method for displaying and receiving information in an automated fee collection and ticket dispensing device, comprising displaying through a transparent and shatter proof protective layer at least first

information comprising at least a first input area; detecting a user selection from the first input area; dispensing at least one ticket, receipt and pass and requesting payment of a fee based on the user selection; sensing an environment condition; and in response to sensing an environmental condition, altering an operating parameter of the device.

USE - For automated fee collection and dispensing of parking ticket.

ADVANTAGE - The device can be easily modified to perform different or additional functions. It is economical to operate and is reliable. It allows an unlimited number of fee amounts and permit types to be collected and dispensed from one machine. It has low power requirements, and includes features to protect the internal components from the effects of weather and from attempts at theft.

DESCRIPTION OF DRAWING(S) - The figure is a front perspective view of an automated fee collection and ticket dispensing unit.

Housing (4)

Dispensing tray (16)

Coin slot (54)

Gasket (202)

Touch screen matrix (204)

pp; 39 DwgNo 1/29

Title Terms: ISOLATE; STAND; AUTOMATIC; FEE; COLLECT; TICKET; DECAL;

DISPENSE; DEVICE; COMPRISE; FEE; COLLECT; MECHANISM; COLLECT; PAY; USER; CHANGE; NECESSARY

Derwent Class: A89; L03; T01; T04; T05; T06; T07; W06; X25

International Patent Class (Main): G06F-007/08

File Segment: CPI; EPI

3/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015268190 **Image available**

WPI Acc No: 2003-329119/200331

XRPX Acc No: N03-263255

Debt collection method for credit card company, involves setting commission rates based on cost of debt collection and collection model of set of debt

Patent Assignee: SWEENEY S P (SWEE-I); WHITE R D (WHIT-I)

Inventor: SWEENEY S P; WHITE R D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020198796	A1	20021226	US 2001886363	A	20010621	200331 B

Priority Applications (No Type Date): US 2001886363 A 20010621

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020198796	A1		14	G06F-017/60	

Abstract (Basic): US 20020198796 A1

NOVELTY - The commission rates that are payable to a collection entity for a set of debt are set in accordance with the cost of **debt collection** and the **collection model** of the set of **debt** .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for computer implemented debt collection system.

USE - For collecting debt from credit card holders.

ADVANTAGE - By setting the commission rates in accordance with the cost of **debt collection** and the **collection model** of the set of

debt , the liquidation rates and the profitability are maximized.

DESCRIPTION OF DRAWING(S) - The figure shows a simplified graphical **model** of the predicted **collection** of **debt** or paper in **collected** dollars over time.

pp; 14 DwgNo 1/7

Title Terms: COLLECT; METHOD; CREDIT; CARD; COMPANY; SET; COMMISSION; RATE; BASED; COST; COLLECT; COLLECT; MODEL; SET

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014261539 **Image available**

WPI Acc No: 2002-082237/200211

XRPX Acc No: N02-061274

Modeling collection method for collateral based distressed loans , involves incorporating management feedback into expectations of future performance after comparing payments to contractual obligations

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032176	A1	20011018	US 99173903	P	19991229	200211 B
			US 2000751812	A	20001229	

Priority Applications (No Type Date): US 99173903 P 19991229; US 2000751812 A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032176	A1		5	G06F-017/60	Provisional application US 99173903

Abstract (Basic): US 20010032176 A1

NOVELTY - The method involves categorizing loans based on prior month's payments and delinquency. The payments are compared to contractual obligations and projections. Management feedback is incorporated into expectations of future performance.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for **modeling collections** of collateral based distressed **loans** in volatile markets and predicting future monthly cash inflows.

USE - Used for **modeling collections** for collateral based distressed **loans** in volatile markets.

ADVANTAGE - Enables forecasting cash flow and income from a collateral based loan portfolio that are particularly useful in volatile markets. Enables perform easy analysis for determining the initial value, cash flow, and income.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the re-marketing model.

pp; 5 DwgNo 2/5

Title Terms: COLLECT; METHOD; BASED; INCORPORATE; MANAGEMENT; FEEDBACK; EXPECTANCY; FUTURE; PERFORMANCE; AFTER; COMPARE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014261536 **Image available**

WPI Acc No: 2002-082234/200211

XRPX Acc No: N02-061271

Roll rate determination involves generating delinquency moving matrices for group of loans , and predicting roll rate into next delinquency level based on behavior of each account in group of loans

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032159	A1	20011018	US 99173902	P	19991229	200211 B
			US 2000751900	A	20001229	

Priority Applications (No Type Date): US 99173902 P 19991229; US 2000751900 A 20001229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010032159	A1	9	G06F-017/60	Provisional application US 99173902

Abstract (Basic): US 20010032159 A1

NOVELTY - Delinquency moving matrices are generated for a group of loans. A roll rate into the next level of delinquency is predicted based on the behavior of each account in the group of loans.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a system for determining a roll rate of a loan portfolio;
- (b) and a computer for determining a roll rate of a loan portfolio.

USE - For forecasting cash flow and income from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than automobile-based loans or collateral-based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: ROLL; RATE; DETERMINE; GENERATE; MOVE; MATRIX; GROUP; PREDICT; ROLL; RATE; LEVEL; BASED; ACCOUNT; GROUP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014261535 **Image available**

WPI Acc No: 2002-082233/200211

XRPX Acc No: N02-061270

Loan collection visualization involves generating delinquency moving matrices , and predicting accounts that will roll forward into next classification of delinquency

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 20010032158 A1 20011018 US 99173579 P 19991229 200211 B
US 2000751892 A 20001229

Priority Applications (No Type Date): US 99173579 P 19991229; US 2000751892
A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032158	A1		9	G06F-017/60	Provisional application US 99173579

Abstract (Basic): US 20010032158 A1

NOVELTY - Delinquency moving matrices are generated. The accounts that will roll forward into the next classification of delinquency are then predicted.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for visualizing loan collections.

USE - For forecasting cash flow and income from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than automobile-based loans or collateral-based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: LOAN; COLLECT; GENERATE; MOVE; MATRIX; PREDICT; ACCOUNT; ROLL;
FORWARD; CLASSIFY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014004708 **Image available**

WPI Acc No: 2001-488922/200153

XRPX Acc No: N01-361718

Computer implemented predicting likelihood of collecting on delinquent debt on account such as credit card by storing predictive model of debt collection likelihood generated using historical data of delinquent debt accounts

Patent Assignee: HNC SOFTWARE INC (HNCS-N)

Inventor: CAMERON G; DROSSU R; MARTIN R; SHAO M; SHOHAM D; ZHANG J G; ZOLDI S

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157756	A1	20010809	WO 2001US2451	A	20010124	200153 B
AU 200132964	A	20010814	AU 200132964	A	20010124	200173

Priority Applications (No Type Date): US 2000607747 A 20000630; US
2000179533 P 20000201

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200157756	A1	E	67	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200132964 A G06F-017/60 Based on patent WO 200157756

Abstract (Basic): WO 200157756 A1

NOVELTY - A predictive model (250) of debt collection likelihood is stored using historical data (210) of delinquent debt accounts, the collection methods used in each account, and the success of the collection methods in each account. Data of a currently delinquent debt account is received for selecting a collection method (270).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system for predicting the likelihood of collecting on a delinquent debt on an account

USE - In an automated system that uses predictive modeling to optimize the use of various collection resources on a portfolio of delinquent debt accounts, including for example credit card accounts.

ADVANTAGE - Provides an improved method for analyzing delinquent debt accounts that uses available information about a debt holder to evaluate the likelihood of collecting on a delinquent debt, evaluates the effectiveness of different collection actions, and use the information found in collector's notes as well. Provides an automated system and method for predicting the likelihood of collecting on a delinquent debt of an account using a neural network, to evaluate individual debt holder accounts and predict the amount that will be collected on each account based on learned relationships among known variables.

DESCRIPTION OF DRAWING(S) - The drawing is a diagram illustrating the process of training and using a predictive model in an embodiment of the present invention.

historical data (210)

predictive model (250)

collection method (270)

pp; 67 DwgNo 2/6

Title Terms: COMPUTER; IMPLEMENT; PREDICT; COLLECT; ACCOUNT; CREDIT; CARD; STORAGE; PREDICT; MODEL; COLLECT; GENERATE; HISTORY; DATA; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

?

9/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014261539 **Image available**
WPI Acc No: 2002-082237/200211
XRPX Acc No: N02-061274

Modeling collection method for collateral based distressed loans ,
involves incorporating management feedback into expectations of future
performance after comparing payments to contractual obligations

Patent Assignee: STARKMAN H C (STAR-I)
Inventor: STARKMAN H C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032176	A1	20011018	US 99173903	P	19991229	200211 B
			US 2000751812	A	20001229	

Priority Applications (No Type Date): US 99173903 P 19991229; US 2000751812
A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032176	A1		5	G06F-017/60	Provisional application US 99173903

Abstract (Basic): US 20010032176 A1

NOVELTY - The method involves categorizing loans based on prior month's payments and **delinquency** . The payments are **compared** to contractual obligations and projections. Management feedback is incorporated into expectations of future performance.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for **modeling collections** of collateral based distressed **loans** in volatile markets and predicting future monthly cash inflows.

USE - Used for **modeling collections** for collateral based distressed **loans** in volatile markets.

ADVANTAGE - Enables **forecasting cash flow** and **income** from a collateral based loan portfolio that are particularly useful in volatile markets. Enables perform easy analysis for **determining** the initial value, **cash flow** , and income.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the re-marketing model.

pp; 5 DwgNo 2/5

Title Terms: COLLECT; METHOD; BASED; INCORPORATE; MANAGEMENT; FEEDBACK;
EXPECTANCY; FUTURE; PERFORMANCE; AFTER; COMPARE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014261536 **Image available**
WPI Acc No: 2002-082234/200211
XRPX Acc No: N02-061271

Roll rate determination involves generating delinquency moving
matrices for group of loans , and predicting roll rate into next
delinquency level based on behavior of each account in group of loans

Patent Assignee: STARKMAN H C (STAR-I)
Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032159	A1	20011018	US 99173902	P	19991229	200211 B
			US 2000751900	A	20001229	

Priority Applications (No Type Date): US 99173902 P 19991229; US 2000751900 A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032159	A1		9	G06F-017/60	Provisional application US 99173902

Abstract (Basic): US 20010032159 A1

NOVELTY - Delinquency moving matrices are generated for a group of loans. A roll rate into the next level of delinquency is predicted based on the behavior of each account in the group of loans.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) a system for determining a roll rate of a loan portfolio;

(b) and a computer for determining a roll rate of a loan portfolio.

USE - For **forecasting cash flow** and **income** from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than **automobile** -based loans or **collateral** -based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: ROLL; RATE; DETERMINE; GENERATE; MOVE; MATRIX; GROUP; PREDICT; ROLL; RATE; LEVEL; BASED; ACCOUNT; GROUP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014261535 **Image available**

WPI Acc No: 2002-082233/200211

XRPX Acc No: N02-061270

Loan collection **visualization involves generating delinquency moving matrices , and predicting accounts that will roll forward into next classification of delinquency**

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032158	A1	20011018	US 99173579	P	19991229	200211 B
			US 2000751892	A	20001229	

Priority Applications (No Type Date): US 99173579 P 19991229; US 2000751892 A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032158	A1		9	G06F-017/60	Provisional application US 99173579

Abstract (Basic): US 20010032158 A1

NOVELTY - Delinquency moving matrices are generated. The accounts that will roll forward into the next classification of delinquency are

then predicted.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for visualizing loan collections.

USE - For **forecasting cash flow** and **income** from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than **automobile** -based loans or **collateral** -based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: LOAN; COLLECT; GENERATE; MOVE; MATRIX; PREDICT; ACCOUNT; ROLL; FORWARD; CLASSIFY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014261536 **Image available**

WPI Acc No: 2002-082234/200211

XRPX Acc No: N02-061271

Roll rate determination involves generating delinquency moving matrices for group of loans , and predicting roll rate into next delinquency level based on behavior of each account in group of loans

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032159	A1	20011018	US 99173902	P	19991229	200211 B
			US 2000751900	A	20001229	

Priority Applications (No Type Date): US 99173902 P 19991229; US 2000751900 A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032159	A1		9	G06F-017/60	Provisional application US 99173902

Abstract (Basic): US 20010032159 A1

NOVELTY - Delinquency moving matrices are generated for a group of loans. A roll rate into the next level of delinquency is predicted based on the behavior of each account in the group of loans.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a system for determining a roll rate of a loan portfolio;
- (b) and a computer for determining a roll rate of a loan portfolio.

USE - For forecasting cash flow and income from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than **automobile** -based loans or **collateral** -based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: ROLL; RATE; DETERMINE; GENERATE; MOVE; MATRIX; GROUP; PREDICT; ROLL; RATE; LEVEL; BASED; ACCOUNT; GROUP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014261535 **Image available**

WPI Acc No: 2002-082233/200211

XRPX Acc No: N02-061270

Loan collection visualization involves generating delinquency moving matrices, and predicting accounts that will roll forward into next classification of delinquency

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032158	A1	20011018	US 99173579	P	19991229	200211 B
			US 2000751892	A	20001229	

Priority Applications (No Type Date): US 99173579 P 19991229; US 2000751892 A 20001229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032158	A1		9	G06F-017/60	Provisional application US 99173579

Abstract (Basic): US 20010032158 A1

NOVELTY - Delinquency moving matrices are generated. The accounts that will roll forward into the next classification of delinquency are then predicted.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for visualizing **loan collections**.

USE - For forecasting cash flow and income from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than **automobile**-based loans or **collateral**-based loans.

DESCRIPTION OF DRAWING(S) - The figure illustrates a collection model.

pp; 9 DwgNo 1/5

Title Terms: LOAN; COLLECT; GENERATE; MOVE; MATRIX; PREDICT; ACCOUNT; ROLL; FORWARD; CLASSIFY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

?

File 348:EUROPEAN PATENTS 1978-2004/Aug W04
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040826,UT=20040819
(c) 2004 WIPO/Univentio
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 331:Derwent WPI First View UD=200453
(c) 2004 Thomson Derwent

Set	Items	Description
S1	142	(LOAN OR LOANS OR PAYMENT?) (5N) DELINQUEN?
S2	1470	(LOAN OR LOANS OR PAYMENT? OR DEBT? ?) (5N) COLLECT?
S3	6	(S1 OR S2) (5N) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)
S4	5973	(DELINQUEN? OR FREQUENT?) (5N) (COMPAR? OR MATCH? OR ASSOCIAT? OR IDENTIF? OR QUANTIF?)
S5	1228	(FORECAST? OR PREDICT? OR ESTIMAT? OR DETERMIN? OR TRACK? - OR CALCULAT? OR MONITOR?) (5N) (CASH() FLOW? ? OR INCOME? OR REVENUE?)
S6	522	(PAYMENT? OR REMIT?) (3N) (BEHAVIOR? OR BEHAVIOUR? OR HISTORY OR HISTORIES)
S7	44	(NON() STATIONARY OR VEHICLE? OR AUTO OR AUTO OR AUTOMOBILE? OR CAR OR CARS) (5N) COLLATERAL?
S8	0	AU=(STARKMAN, H? OR STARKMAN H?)
S9	0	S3(S) (S4 OR S5 OR S6 OR S7)
S10	77	(S1 OR S2) (S) (S4 OR S5 OR S6 OR S7)
S11	64	S10 AND IC=G06F
S12	64	S11 NOT S3
S13	14	S12(S) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)

3/3,K/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01110028 **Image available**

COMPUTER-BASED METHOD FOR AUTOMATIC REMOTE CODING OF DEBTOR CREDIT
DATABASES WITH BANKRUPTCY FILING INFORMATION

PROCEDE INFORMATIQUE POUR LE CODAGE AUTOMATIQUE A DISTANCE DE BASES DE
DONNEES DE CREDITS DE DEBITEURS AVEC INFORMATIONS SUR LA MISE EN
FAILLITE

Patent Applicant/Assignee:

TANCREDIT INVESTMENTS B V, Olympic Plaza, Frederick Roeskestraat 123,
NL-1076 EE Amsterdam, NL, NL (Residence), NL (Nationality)

Patent Applicant/Inventor:

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(Residence), US (Nationality)

VALLADARES-FOO Lola Patricia, 1001 Brickell Bay Drive, Miami, FL 33131,
US, US (Residence), US (Nationality)

Legal Representative:

FISCHER Ury (agent), Lott & Friedland, P.A., Post Office Drawer 141098,
Coral Gables, FL 33114-1098, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200431901 A2-A3 20040415 (WO 0431901)

Application: WO 2003US30714 20030930 (PCT/WO US03030714)

Priority Application: US 2002262254 20021001

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD

SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7493

Fulltext Availability:

Detailed Description

Detailed Description

... the remaining data into a single report.

The 1052 patent describes a computerized collection strategy

model for use in **collecting payments** from **delinquent** accounts.

The computerized **collection** strategy **model** estimates for each
possible collection strategy, how much will be paid on each
account in...

3/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01077713

POSITION BUDGETING AND CONTROL SYSTEM

SYSTEME D'ETABLISSEMENT ET DE CONTROLE DU BUDGET DES RESSOURCES HUMAINES

Patent Applicant/Assignee:

SAP AKTIENGESSELLSCHAFT, Neurottstr. 16, 69190 Walldorf, DE, DE
(Residence), DE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Nationality), (Designated only for: US)

PEICHL Andy, Zum Spermel 17, 76698 Ubstadt-WEiher OT Zeutern, DE, DE
(Residence), DE (Nationality), (Designated only for: US)

Legal Representative:

HOSSLE Kudlek & Partner (agent), P.O Box 10 23 38, 70019 Stuttgart, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2003107228 A2 20031224 (WO 03107228)

Application: WO 2003EP6163 20030612 (PCT/WO EP0306163)

Priority Application: EP 200212979 20020612

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM
DZ EC EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU
ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK (utility model) SK SL TJ TM
TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH (utility model) GH GM (utility model) GM KE (utility model) KE LS
(utility model) LS MW (utility model) MW MZ (utility model) MZ SD
(utility model) SD SL (utility model) SL SZ (utility model) SZ TZ
(utility model) TZ UG (utility model) UG ZM (utility model) ZM ZW
(utility model) ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3811

Fulltext Availability:

Detailed Description

Detailed Description

... the human resource object

retrieved by the object collector module 26, including
salary and benefit **payment** data. The data **collector** module
also provides for payroll **simulation** upon request and
performs data collection with personal cost planning and
rates the collected data...

3/3,K/3 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01004317 **Image available**

**SYSTEM AND METHOD FOR ANALYZING RISK AND PROFITABILITY OF NON-RECOURSE
LOANS**

SYSTEME ET PROCEDE PERMETTANT D'ANALYSER LE RISQUE ET LA PROFITABILITE DE

PRETS SANS RECOURS

Patent Applicant/Assignee:

AUSTRALIA AND NEW ZELAND BANKING GROUP LIMITED, 100 Queen Street,
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Patent Applicant/Inventor:

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(Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200334309 A1 20030424 (WO 0334309)

Application: WO 2001US42764 20011016 (PCT/WO US0142764)

Priority Application: WO 2001US42764 20011016

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AU CA IL IN NZ SG US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 18931

Fulltext Availability:

Claims

Claim

... profitability associated with said loan.

45 A computer-implemented process for evaluating a non-recourse loan ,
comprising the steps of
collecting risk data;
developing a predictive model from said risk data;
storing the predictive model;
obtaining individual project risk data, including risk...

3/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824843

NOVEL USE OF RIBOZYMES TO BLOCK GENE EXPRESSION

NOUVELLE UTILISATION DE RIBOZYMES AFIN DE BLOQUER L'EXPRESSION GENETIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157061 A1 20010809 (WO 0157061)

Application: WO 2001US3406 20010202 (PCT/WO US0103406)

Priority Application: US 2000180586 20000204

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41438

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the preferred collection action or preferred sequence of collection actions to use on a particular **debt**, or the most appropriate **collection** agent to work a particular **debt**. Additionally, the predictive **model** may be used to optimize the use of collection resources for a portfolio of delinquent...information and uses a predictive model to determine the optimal actions to use in **debt collection**.

1. Data **Collection** and Predictive **Model** Development Systems

Fig. 1 is a block diagram of a financial data facility 110 and...

...optimization system 100. For example, certain types of third-party information may be useful in **modeling** delinquent **debt collection**, including information from credit-reporting agencies, bankruptcy-reporting services, public records, marketing data suppliers, skip...

...of information may be incorporated into the specific account information used to develop a predictive **model** for delinquent **debt collection**.

Alternatively, a more simplified financial data facility 110 or collection efforts data facility...also used in model development 230. The historical data is used to train a predictive **model** for delinquent **debt collection**. Multiple different types of predictive models may be developed, including neural networks, regression analysis, integrated...

...stored for use in delinquent debt predictive modeling. In one embodiment, a delinquent debt predictive **model** predicts the percentage likelihood of **collecting** on a delinquent **debt**. Multiplying the likelihood of **collection** times the face value of the debt produces the expected value of the delinquent debt...one or more of the predictive models 250, and prediction results are returned to the **debt collection** facility 270. The predictive **model** results are used to help determine account actions and decisions 280 to take regarding the...

...of predictive models for delinquent debt collection are used to implement a strategy for delinquent **debt collection**. For example, a predictive **model** for estimating the value of delinquent debt accounts is used to prioritize resources for

Historical
delinquent
debt data
210
Model Development Debt collection facility
230 270
Traine(model
Vector Predictive models
representation 250 d
222
Historical
collectors notes
220
FIGm 2
/6
320A...

3/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00737981 **Image available**

NEW MEDIA ELECTRONIC COMMERCE (NMEC) SYSTEM AND METHOD
NOUVEAUX SYSTEMES ET PROCEDES DE COMMERCE ELECTRONIQUE MEDIA (NMEC)

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200050968 A2-A3 20000831 (WO 0050968)

Application: WO 2000US4789 20000225 (PCT/WO US2000004789)

Priority Application: US 99121944 19990226

Designated States:

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prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27174

Fulltext Availability:

Detailed Description

Detailed Description

... received electronically through the

0 communications link and will be forwarded to the accounts payable

model for matching.

For accounts receivable **collection** , when a **payment** is received from a customer, it will be posted to the customer's account in...

3/3,K/6 (Item 1 from file: 331)

DIALOG(R)File 331:Derwent WPI First View

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0001657809 **Image available**

Method for calendar applied to commercial transaction services - physical transaction act realized on virtual structure of network using calendar technique for user

Patent Assignee: LEE T, (LEET-I), TW; LEE C, (LEEC-I), TW; LEETONG H, (LEET-I), TW

Inventor: LEE T; LEE C; LEETONG H

Patent No	Kind	Date	Applicat No	Kind	Date	Update
TW 574663	A	20040201	TW 2002106030	A	20020327	200454 B
		Priority: TW 2002106030		A	20020327	

Filing Details:

Patent No	Kind	Lan	Pg	Filing Notes
TW 574663	A	CHN		

... through calendar module to conduct reservation of specified item; then user selects specified cash flow **model** to temporarily **collect** and keep all **payments** of server via the cash flow system; server verifies if transaction can proceed; finally finish...

?

13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01752676

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

PATENT ASSIGNEE:

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Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane,
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PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)

APPLICATION (CC, No, Date): EP 2004075701 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS: G06F-001/00

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
SPEC A	(English)	200426	166929
Total word count - document A			168379
Total word count - document B			0
Total word count - documents A + B			168379

...SPECIFICATION availability or adequacy of electronic currency) and/or electronic currency. This delivery of information and **payment** may employ trusted VDE installation secure subsystems to securely, and in some embodiments, automatically, provide...

...between the clearinghouse and end-user. As another example, a distributor that failed to make **payments** and/or report usage information to a content provider might find that their budget for...

13/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01339020

COLLECTING METHOD BY INFORMATION PROCESSOR, AND ORDERING METHOD OR SALE METHOD

VERFAHREN ZUM SAMMELN MIT HILFE EINES INFORMATIONSPROZESSORS UND

BESTELLVERFAHREN ODER VERKAUFSVERFAHREN
PROCEDE DE COLLECTE UTILISANT UN PROCESSEUR D'INFORMATIONS, PROCEDE DE
COMMANDE OU DE VENTE

PATENT ASSIGNEE:

CANON KABUSHIKI KAISHA, (542362), 30-2, Shimomaruko 3-chome, Ohta-ku
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LEGAL REPRESENTATIVE:

Bockelen, Rainer et al (76512), Patentanwalte Tiedtke-Buhling-Kinne &
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PATENT (CC, No, Kind, Date): EP 1215611 A1 020619 (Basic)
WO 200159638 010816

APPLICATION (CC, No, Date): EP 2001904417 010214; WO 2001JP1018 010214

PRIORITY (CC, No, Date): JP 200035937 000214; JP 200035938 000214

DESIGNATED STATES: DE; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 116

NOTE:

Figure number on first page: 0006

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200225	2631
SPEC A	(English)	200225	11228
Total word count - document A			13859
Total word count - document B			0
Total word count - documents A + B			13859

...SPECIFICATION specific inventory information

- * Product-specific sales and collection period
- * Price information

The product name and **model** number information indicates the product name and **model** number of the main ...past data or the like. The price information is also associated with product names and **model** numbers as well as with related consumables. It indicates the prices for **model** numbers and related consumables.

- * Customer information database
- * User ID and password
- * Name, address, telephone number...

...address

- * Sales representative, salesman, and serviceman
- * Nearby branch warehouse #1
- * Nearby branch warehouse #2
- * Name (**model** number) and quantity of purchased product
- * Order history
- * **Collection** flag
- * **Collection** history
- * **Payment** history
- * Price information

The **collection** flag indicates whether the user wants to use collection service, which will be described later...

13/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01114273 **Image available**

RULES MANAGEMENT SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE GESTION DE REGLES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200436474 A1 20040429 (WO 0436474)
Application: WO 2003US32365 20031010 (PCT/WO US03032365)
Priority Application: US 2002271875 20021015

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9963

Fulltext Availability:

Detailed Description

Detailed Description

... a group consisting of state of residence, base interest rate, current,
previous, and last balance, **delinquency**, client-defined fields,
payment history, and promotional information. The event may be
selected from a group consisting of statement processing...

...library of business rules. The method also may include collecting
bankcard data and running a **simulation** of the business rule using the
bankcard data such that upon the occurrence of the...

...a group consisting of state of residence, base interest rate, current,
previous, and last balance, **delinquency**, client-defined fields,
payment history, and promotional information. The event may be

selected from a group consisting of statement processing...

...library of business rules. The method also may include collecting bankcard data, and running a **simulation** of the business rule using the bankcard data such that upon the occurrence of the...

...a group consisting of state of residence, base interest rate, current, previous, and last balance, **delinquency**, client-defined fields, **payment history**, and promotional information. The event may be selected from a group consisting of statement processing...

...5 rules. The processor also may be configured to collect bankcard data, and run a **simulation** of the business rule using the bankcard data such that upon the occurrence of the...

13/3,K/4 (Item 2 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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01099841

METHOD TO IMPROVE DEBT COLLECTION PRACTICES

PROCEDE SERVANT A AMELIORER LE RECOUVREMENT DE CREANCES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Geschäftshaus Herrenacker 15, 8200 Schaffhausen, CH, CH (Residence), CH (Nationality), (For all designated states except: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200421118 A2 20040311 (WO 0421118)

Application: WO 2003US26753 20030828 (PCT/WO US03026753)

Priority Application: US 2002229803 20020828

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD
 SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
 SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3149

Fulltext Availability:

Detailed Description

Detailed Description

... In step 216, demographic (or other) characteristics of debtors who were treated with a particular **debt collection** strategy are filtered in order to detennine if there is any one or more socio-psycho-demographic characteristic that, when used alone or in conjunction with

6

financial and/or **payment history** data, at least some of the positively-responding delinquent debtors share with each other. By way of example, for a set of three different **debt collection** strategies identified as Strategy A, Strategy B and Strategy C, delinquent debtors who responded positively...

...debtors is examined to ascertain if any of the debtors who responded to a particular **debt collection** strategy share any one or more characteristics. Those common characteristics are catalogued in step 218 ...

...treatments and debtor characteristics may be pursued through the use of a variety of statistical **modeling** techniques provided through commercially available software packages, or for smaller quantities of data, calculable by...

13/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01030623 **Image available**

INVENTORY AND REVENUE MAXIMIZATION METHOD AND SYSTEM

SYSTEME ET PROCEDE DE MAXIMISATION D'INVENTAIRES ET DE RECETTES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200360647 A2-A3 20030724 (WO 0360647)

Application: WO 2003US1056 20030115 (PCT/WO US03001056)

Priority Application: US 200245089 20020115

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11591

Fulltext Availability:
Detailed Description

Detailed Description

... number of units in response to demand), available inventory to sell, budgetary goal, information, advertiser **payment history** (e.g., indications on what the buyer has been willing to pay in the past, promptness of **payment**, **collection** problems, and any other factor which tend to indicate the price sensitivity of the buyer...inventory when demand is perceived to be below from a baseline. Figure 6 is a **matrix** showing when to increase or decrease the number of units from a baseline set by seats on a plane or changing the plane type or **model** -to change the number of seats,.or more planes can be used for a given...

13/3,K/6 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00920148 **Image available**

SYSTEMS AND METHODS FOR MANAGING ACCOUNTS
SYSTEMES ET PROCEDES DE GESTION DE COMPTES

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200254181 A2-A3 20020711 (WO 0254181)

Application: WO 2001US50444 20011228 (PCT/WO US0150444)

Priority Application: US 2000750182 20001229

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9491

Fulltext Availability:
Detailed Description

Detailed Description

... for each

customer included in the list. The telemarketer may use a variable, such as **income**, to **determine** whether a customer is likely to accept an offer. For example, if a customer's...

...telemarketer may determine that a customer is likely to accept an offer.
This type of **model** does not accurately predict whether a customer will
accept an offer, because it is overly...

...may incur a loss when, for example, selling to a customer with a pattern
of **delinquent payments** or trying to sell to a customer who is
difficult to contact.

Similarly, recovery services...

13/3,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00878899 **Image available**

**SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE
COLLECTION OF PAYMENTS**

**SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1 20020214 (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24728

Fulltext Availability:

Claims

Claim

... payments; (4) creates PAYINT records and updates
MININT records as appropriate; and (5) produces a
loan interest collection report.

DB-ME- date; None The DB

ME.. INTERFACE,.

PRC routine creates an

INTERFAC file...and Tables Description

Criteria Accessed

15 Day Frequency: DEBIT The 15 Day Lapse Notice Report **identifies** Lapse weekly. CEIENT-, polices having **delinquent payments** (meeting Notice Criteria: POLICY the 15 day lapse notice criteria). Detailed DEBIT- LOAN Information in...

13/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851695

METHOD AND APPARATUS FOR MANAGING ACCOUNT RECEIVABLES

PROCEDE ET DISPOSITIF DE GESTION DE CREANCES

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA
(Nationality)

Inventor(s):

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GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184346 A2 20011108 (WO 0184346)
Application: WO 2001IB916 20010430 (PCT/WO IB0100916)
Priority Application: US 2000561655 20000502

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10335

Fulltext Availability:

Claims

Claim

... scratch pad 744, and other reports. Payment habit statistics 724, also sometimes referred to as **payment history** reports, are on a per ac:count basis, per credit officer 224 basis, per client...

...the term.456 that is associated with each individual invoice and, together with its table **matrix** which has been approved by the client, assigns the particular due date 444. The aging...in accordance with the appropriate law. Generally, ARS 10 transfers such accounts to active bad **debt** files (discussed below). Any cash **collected** through collection activities 700 is processed through Remittance Processing Module 194. Figure 17 is an...

...365 days.

Figure 20 is an exemplary screen layout of ARS 10, which displays the **payment history** 8 1 0 of a given customer 802. For customer 802, the screen layout identifies...

13/3,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00816815 **Image available**

METHODS AND APPARATUS FOR RAPID DEPLOYMENT OF A VALUATION SYSTEM
PROCEDES ET DISPOSITIF POUR LE DEPLOIEMENT RAPIDE D'UN SYSTEME D'EVALUATION

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
06927-5100, US, US (Residence), US (Nationality)

Inventor(s):

DINGMAN Brian N, 284 Woods Hollow Road, Gloversville, NY 12078, US,
MESSMER Richard P, 735 Riverview Road, Rexford, NY 12148, US,
EDGAR Marc T, 1015 Foxwood Drive, Clifton Park, NY 12065, US,
JOHNSON Christopher D, 17 Berkshire Drive W., Clifton Park, NY 12065, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150348 A2 20010712 (WO 0150348)

Application: WO 2000US34916 20001221 (PCT/WO US0034916)

Priority Application: US 99173695 19991230; US 2000741211 20001219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14611

Fulltext Availability:

Claims

Claim

... over an individual's opinion.

In the same way assets in a portfolio with a **forecasted cash flow**
recovery may be evaluated by a number of valuation techniques. The
typical objective is to...

...will be. The valuation methodologies are ranked in order of their
capability to accurately quantify **cash flow**, or cash equivalent,
forecasts with the least downside variances and/or maximum upside
variances. The asset is valued by...etc.)

% LIPB from Liens in First Position

Collection Score (0--Bad, I=Good)

12-month **collections** % of UPB

% of Last **Payment** for Principal

Borrower Loans

I Loan's portion of borrower UPS

Single Family Residence

Residential...available data. A spreadsheet tool implements the above by
generating data in a Monte Carlo **simulation**, and guiding the user
through an analysis of the results until

a favorable sample size...capital, plus FX swap cost, plus risks in

general uncertainties inherent in the variances of **forecasted cash flow** recovery. If it appears that there is more than a five-percent certainty that the...

...aggregated portfolio is divided into separately marketable sub portfolios or tranches. Each tranche has a **forecasted cash flow** probability distribution and time duration from prior analytics. These tranches are then given a trial...as described below. Fourth, regression models are built 248, for the underwritten assets. A best **model** is selected 250, for the underwritten assets from among those built 248 earlier. Sixth, the...cost and variability between due diligence valuations. The valuations are subjected to a cash flow **model** which includes asset level valuation 146, **deterministic cash flow** bridge 148, stochastic **cash flow** bridge 152 and cash flow table 150. The resultant bid valuation 154 is subjected to...

...shown in Figure 3) perform an analysis using a Classification And Regression Tree ("CART") based **model**, which results in a grouping of U`W assets by Collateral Usage and Market V...

13/3,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Fulltext Availability:

Detailed Description

Detailed Description

... 4630 - An internet mail message send using the UNIX mail utility.

The mail message is **frequently** used to provide non-urgent notification of situations or actions automatically performed by the MNSIS...or appliance related: usage authorization, usage auditing (which may include audit reduction), usage billing, usage **payment** , privacy filtering, reporting, and security related communication and encryption techniques, WAPs fundamental configurability will allow...

13/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... to step 4012.

In step 4012, the switch analyzes the originating trunk group parameters to **determine** the originating trunk group type. If the originating trunk group type is an InterMachine Trunk...

13/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Fulltext Availability:

Detailed Description

Detailed Description

... in accordance with a preferred embodiment. First, in step 2600,
customer account inquiries and customer **payment** information is received
by the system. Next, in step 2602, billing data, including discounts due
...

13/3,K/13 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... embodiment;

Figure 42 is a control flow diagram illustrating the generation of a
Network Call **Identifier** in
accordance with a preferred embodiment;

Figure 43 is a control flow diagram illustrating the...technology matures
to handle a wide array of network services such as connection oriented
circuit **emulation** .

The use of Wire Speed IP technology is suitable for an enterprise network
but lacks...available as a universally accessible telecommunication
service, highly subsidized and regulated by government agencies (AMTRAK
model). But for the purposes for business and technical innovation,
traditional PSTN network will largely become PSTN service **model** , hence
they lack the bandwidth scalability for data services. In the "New Core",
these will...problem, resolve it quickly with appropriate status to the
customer. An additional aim is to **collect** money due the service
provider in a professional and customer supportive manner.

Figure 26 is...Patrol clients loaded.

SNMP Devices 4606 - Any SNMP manageable device.

HP OV Network Node Manager (**Collector** Component) 4608 - HP OpenView
Network Node Manager is one product which performs several functions. In
...from customers and transmit them for processing to the central data
processing center, to accept **payment** , and to deliver goods or services
in the form of documents to the customer when...

13/3,K/14 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00784119

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116668 A2-A3 20010308 (WO 0116668)

Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149976

Fulltext Availability:

Claims

Claim

... structure must be available before multiple windows require their use.
This implies that many different **behaviors** may need to be continuously
integrated into these components over and over. The component model...and
patterns.

Yi

6 Code generation. The ability to generate the application structure from
the **model** is essential to high productivity. Furthermore, this step
should be transparent to the user. As far as the user is concerned, a
change to the **model** is a change to the code.

7 Desktop Tool Integration. ...methodology and its deliverables. These
deliverables range from highlevel business process documentation in the
business- **modeling** phase to descriptions of classes in the construction
phase. UML compliant CASE tools provide a...Integrated tools have, thus
far, not been found to support cross-referencing window elements, object
model attributes and behaviors, and relational database definitions.
Thus, large projects must consider crafting a strategy...

...are still necessary; however, clear lines of responsibility must be
assigned for the domain object **model** . Often these two may have a tight

File 256:TecInfoSource 82-2004/Jul
(c)2004 Info.Sources Inc
File 2:INSPEC 1969-2004/Aug W4
(c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/Jul
(c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/Aug W5
(c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jul
(c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2004/Aug 30
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Aug 31
(c) 2004 The New York Times
File 139:EconLit 1969-2004/Aug
(c) 2004 American Economic Association

Set	Items	Description
S1	835	(LOAN OR LOANS OR PAYMENT?) (5N) DELINQUEN?
S2	2171	(LOAN OR LOANS OR PAYMENT? OR DEBT? ?) (5N) COLLECT?
S3	13	(S1 OR S2) (5N) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)
S4	4293	(DELINQUEN? OR FREQUENT?) (5N) (COMPAR? OR MATCH? OR ASSOCIAT? OR IDENTIF? OR QUANTIF?)
S5	15310	(FORECAST? OR PREDICT? OR ESTIMAT? OR DETERMIN? OR TRACK? - OR CALCULAT? OR MONITOR?) (5N) (CASH()FLOW? ? OR INCOME? OR REV-ENUE?)
S6	244	(PAYMENT? OR REMIT?) (3N) (BEHAVIOR? OR BEHAVIOUR? OR HISTORY OR HISTORIES)
S7	20	(NON()STATIONARY OR VEHICLE? OR AUTO OR AUTO OR AUTOMOBILE? OR CAR OR CARS) (5N) COLLATERAL?
S8	0	AU=(STARKMAN, H? OR STARKMAN H?)
S9	12	RD S3 (unique items)
S10	2	S3 AND (S4 OR S5 OR S6 OR S7)
S11	2	RD (unique items)
S12	45	(S1 OR S2) (S) (S4 OR S5 OR S6 OR S7)
S13	5	S12(S) (MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MATRIX OR MATRICE?)
S14	4	RD (unique items)
S15	0	S8 AND S1

9/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00128732 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--MediadNA Inc (873748)

TITLE: DRM Emerging as Must-Have Content Solution
AUTHOR: O'Leary, Mick
SOURCE: eContent, v24 n1 p68(2) Feb/Mar 2001
ISSN: 0162-4105
HOME PAGE: <http://www.onlineinc.com/econtent>

RECORD TYPE: Review
REVIEW TYPE: Company

Larry Vernec, marketing VP for MediadNA, a digital rights management (DRM) technology vendor, says DRM is not useful by itself, but operates as part of a larger commerce system. The parent system must have content encryption; keys that unlock content allow use only commercial applications; a clearinghouse that tracks content and **collects payments**; a business **model** that defines which choices are made by the content producer among various payment plans, subscriptions, content packaging and distribution options; and customers who may have to fork over money for the content. Customers benefit from a variety of content packages and payment options to suit individual preferences; non-fee-based promotional and distribution plans; and a possibility that reliable payment methods will prompt producers to put more content into e-businesses. The Napster site and the furor it caused have proven that demand for digital content is high and that users will obtain copyrighted material without paying for it. In addition, Napster and like technologies allow broad-based, black-market trafficking in unsecured content. Vernec says MediadNA will survive a coming consolidation in the DRM market, since its eLuminator product addresses control of content and the ability to drive traffic to it.

COMPANY NAME: MediadNA Inc (685976)
DESCRIPTORS: Content Providers; Copyrights; Digital Rights Management; Electronic Publishing
REVISION DATE: 20020703

9/5/2 (Item 2 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00124990 DOCUMENT TYPE: Review

PRODUCT NAMES: Napster (005231); Ths.music.com (006416)

TITLE: Digital content providers search for a moneymaking business model
AUTHOR: Sanborn, Stephanie
SOURCE: InfoWorld, v22 n31 p8(1) Jul 31, 2000
ISSN: 0199-6649
HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Jonathan Rosenor, partner for new ventures at PriceWaterhouseCoopers, says,

'Companies want to protect the opportunity (of digital content distribution systems) and ward off the threat...Our copyright system is dependent on incentives being in place, and this system cannot operate in a free-for-all where people don't respect other people's rights.' His statement sums up the arguments surrounding the services provided by Napster and shows why agreements should be quickly hammered out to the benefit of all so that digital distribution of video, online books, music, and other content can go forward without litigation. Larger users are building in digital rights management (DRM) abilities, while others are taking shareware-type protections and also using the honor system to **collect payments**. Other **models** include subscription service and aggregation of online content purchases. Jay Fenello, founder of Ths.music.com, a new site, wants to enhance Napster-like distribution by adding 'The Honor System' policy. This strategy requests that downloaders send in a fee of \$2 per song after they listen to them for 30 days. After that, they can freely trade or distribute the songs, even via Napster. Files do not expire after 30 days, and Ths.music.com trusts users to send in the payments. Music selections all have a 'ths-' prefix, which indicates that the tune has been copyright-approved. Author Stephen King also relied on the honor system with the posting of his novel 'The Plant' online, requesting a \$1 payment via Amazon.com.

COMPANY NAME: Roxio Inc (679542); Fenello.com Inc (684481)
SPECIAL FEATURE: Graphs Charts
DESCRIPTORS: Copyrights; Electronic Publishing; Internet Marketing; Music
REVISION DATE: 20040524

9/5/3 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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8069031 INSPEC Abstract Number: C2004-10-7210L-007

Title: Collection development based on patron requests: collaboration between interlibrary loan and acquisitions

Author(s): Ward, S.M.; Wray, T.; Debus-Lopez, K.E.

Author Affiliation: Univ. Libraries, West Lafayette, IN, USA

Journal: Library Collections, Acquisitions, & Technical Services

vol.27, no.2 p.203-13

Publisher: Elsevier,

Publication Date: 2003 Country of Publication: UK

CODEN: LAPTDK ISSN: 1464-9055

SICI: 1464-9055(2003)27:2L;203:CDBP;1-M

Material Identity Number: H298-2003-003

U.S. Copyright Clearance Center Code: 1464-9055/03/\$30.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Libraries are exploring new **models** of collaboration between interlibrary **loan**, **collection** development, and acquisitions. This paper presents two models in which libraries set aside acquisitions or other funds to purchase books requested by patrons through ILL processes. Workflows, scope criteria, and departmental relationships are described. The article reports on several aspects of the effectiveness of these models, such as turnaround time (comparable to traditional ILL loans), average cost per book (\$37.00), and patron satisfaction (very high). The authors also address the subsequent circulation of titles and report on the bibliographers' analysis of the relevance of the titles to the collection of one of the libraries. (7 Refs)

Subfile: C

Descriptors: groupware; interlibrary loan

Identifiers: collection development; patron request; interlibrary loan;

book purchase; departmental relationship; turnaround time; average cost per book; patron satisfaction; bibliographer analysis

Class Codes: C7210L (Library automation); C6130G (Groupware)

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9/5/4 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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7673280 INSPEC Abstract Number: C2003-08-7210-005

Title: Patron-focused services in three US libraries: collaborative interlibrary loan, collection development and acquisitions

Author(s): Allen, M.; Ward, S.M.; Wray, T.; Debus-Lopez, K.E.

Author Affiliation: Thomas Crane Public Libr., Quincy, MA, USA

Journal: Interlending & Document Supply vol.31, no.2 p.138-41

Publisher: Emerald,

Publication Date: 2003 Country of Publication: UK

CODEN: IDSUDQ ISSN: 0264-1615

SICI: 0264-1615(2003)31:2L:138:PFST;1-P

Material Identity Number: D740-2003-002

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: To improve service and increase user satisfaction, some libraries are exploring new **models** of collaboration among the interlibrary loan, collection development and acquisitions departments. One public library and two university libraries present models in which funds were set aside to purchase materials requested by library users through interlibrary loan. The models differ in some details but in all cases interlibrary loan staff select the titles to be purchased and acquisitions staff then rush order the requested titles. Titles are then either rush processed in technical services and circulated to the user, or are received un-processed in interlibrary loan for immediate patron use and are cataloged later. All three models have been in operation for two years or more and have moved from the pilot project stage to permanent implementation. Data are presented on the effectiveness of these models, including turnaround time, average cost per title, user satisfaction, and subsequent circulation of titles. (4 Refs)

Subfile: C

Descriptors: academic libraries; interlibrary loan; public libraries

Identifiers: interlibrary lending; USA; collaboration; patron-focused services; US libraries; collaborative interlibrary loan; collection development; collection acquisitions; user satisfaction; circulation; public library

Class Codes: C7210 (Information services and centres)

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9/5/5 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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7460276 INSPEC Abstract Number: C2003-01-7210L-038

Title: Pricing models and payment schemes for library collections

Author(s): Stern, D.

Author Affiliation: Sci. Libraries & Inf. Services, Yale Univ., New Haven, CT, USA

Journal: Online vol.26, no.6 p.54-9

Publisher: Online Inc,

Publication Date: Sept.-Oct. 2002 Country of Publication: USA

CODEN: ONLIDN ISSN: 0146-5422

SICI: 0146-5422(200209/10)26:6L:54:PMPS;1-M
Material Identity Number: 0051-2002-005
U.S. Copyright Clearance Center Code: 0146-5422/02/\$3.50+.50
Language: English Document Type: Journal Paper (JP)
Treatment: General, Review (G)

Abstract: We have moved from a simple (but somewhat unfair) one-cost/one-product environment into a more complex selection process. Decisions are now based on many criteria. Librarians are reviewing multiple access options for enhanced online products, considering possible buying partners for services, and increasingly using (perhaps) more accountable differential pricing models. In addition, these new online products make it possible to customize and unbundle portions of product packages based upon local user profiles. This more complex evaluation and selection process significantly changes the roles of the selector and the subscription/purchasing agent.

Subfile: C

Descriptors: costing; library automation; purchasing

Identifiers: pricing models; libraries; multiple access options; enhanced online products; library product purchasing; payment schemes; local user profiles; subscription/purchasing agent

Class Codes: C7210L (Library automation)

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9/5/6 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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5467522 INSPEC Abstract Number: C9702-1290D-032

Title: Recent developments in the application of credit-scoring techniques to the evaluation of commercial loans

Author(s): Eisenbeis, R.A.

Author Affiliation: Kenan-Flager Bus. Sch., North Carolina Univ., Chapel Hill, NC, USA

Journal: IMA Journal of Mathematics Applied in Business and Industry
vol.7, no.4 p.271-90

Publisher: Oxford University Press for Inst. Math. Appl,

Publication Date: Oct. 1996 Country of Publication: UK

CODEN: IMJIE9 ISSN: 0953-0061

SICI: 0953-0061(199610)7:4L:271:RDAC;1-3

Material Identity Number: D423-96004

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Credit scoring has become the dominant method for assessing grants of many kinds of consumer loan. Procedures and practices have been changing rapidly in the granting of consumer loans. There are many motivations for the movement to consumer credit-scoring systems. These include the need to control expenses, the desire to gain greater uniformity in the lending process, increased responsiveness to customers' needs, enhanced productivity, and the need to provide protection against potential violation of antidiscrimination statutes in the granting of loans to minorities and other protected classes of consumers, such as the elderly. Scoring models are increasingly being employed to price loans according to risk, and to predict revenues from future credit-card usage. More recent developments include expanded use of scoring models to aid in the collection of loans that have missed payments, and also to decide which of several alternative collection techniques might be more appropriate and successful. Models are now even being developed to help collect defaulted debts. (43 Refs)

Subfile: C

Descriptors: finance; risk management

Identifiers: credit-scoring; commercial loans; lending process; risk measure

Class Codes: C1290D (Systems theory applications in economics and business)

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9/5/7 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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01360770 INSPEC Abstract Number: C79017492

Title: The effectiveness of Markov chains approach to accounts receivable analysis: an empirical test

Author(s): Chang, D.L.; Liao, S.S.

Author Affiliation: San Jose State Univ., San Jose, CA, USA

Conference Title: 10th Annual Conference of the American Institute for Decision Sciences Part I p.18-20

Publisher: American Inst. Decision Sci, Atlanta, GA, USA

Publication Date: 1978 Country of Publication: USA ix+320 pp.

Conference Sponsor: American Inst. Decision Sci

Conference Date: 30 Oct.-1 Nov. 1978 Conference Location: St. Louis, MO, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Theoretical (T)

Abstract: Reviews various proposals of using Markov chains approach to accounts receivable analysis and control, and presents a modified Markov chains model for estimating bad debts and cash collections. The modified model is applied to 33 months of accounts receivable data supplied by a cooperating firm. The result shows that, for planning purposes, Markov chains projection is not impressive in terms of accuracy. However, the Markov chains method compares favourably with the regression model under the same conditions of uncertainty. As a control too, the Markov chains model has much in its favour from a pragmatic point of view.

(3 Refs)

Subfile: C

Descriptors: corporate modelling; Markov processes

Identifiers: Markov chains approach; accounts receivable analysis; control; model; debts; cash collections

Class Codes: C1140Z (Other and miscellaneous); C1290D (Economics and business)

9/5/8 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01321877 ORDER NO: AAD93-32029

INTRAHOUSEHOLD RESOURCE ALLOCATION: A PRINCIPAL-AGENT ANALYSIS WITH EMPIRICAL EVIDENCE (GAMBIA RIVER BASIN, HOUSEHOLDS)

Author: CHAWLA, ANITA J.

Degree: PH.D.

Year: 1993

Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)

Chairperson: SHERRIE A. KOSSOUDJI

Source: VOLUME 54/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2678. 139 PAGES

Descriptors: ECONOMICS, LABOR; WOMEN'S STUDIES; HOME ECONOMICS

Descriptor Codes: 0510; 0453; 0386

This study examines intrahousehold resource allocation in farm

households in the Gambia River Basin. I use a multiperiod principal-agent game to explore the contractual arrangements associated with resource allocation. The household head remunerates household members for effort supplied for household food production. Household members individually contract with the household head and receive personal land on which they can grow income generating crops and a subsistence allotment of food.

The model generates, as a solution, a sequence of payment schedules where remuneration is a function of effort on household plots. As men and women age, the sequence of payment schedules increases. The solution to the contracting problem also predicts that the payment schedule is greater for men than for women in any period. This payment differential is a function of the institutional structure of the household--women who leave the household may not return. The irreversibility of a woman's decision to leave the household in any period leaves her strategically weak while she maintains household residence. Consequently, household heads can extract a surplus from women's remuneration.

I test the implications of the model using the Gambia River Basin Studies project data, collected in 1983-1984. A payment equation is estimated using two model specifications with different measures of the dependent variable which represents payment for effort on household plots. Three econometric approaches are used to estimate the models. The explanatory power of the model is explored, and selectivity and endogeneity biases are considered.

The empirical results are sensitive to model specification. There is some evidence to support the hypotheses that household members are remunerated for labor supplied for communal food production and that payment increases over time. Strong evidence consistent with the hypothesis that there is a payment differential for men and women that is a function of the household's endowment with public goods did not emerge. The results suggest an agenda for further research, including a refinement of the model specification and the development of a more comprehensive measure of household public goods.

9/5/9 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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748246 ORDER NO: AAD81-13346

EVALUATING LOAN REPAYMENT IN THE SAUDI ARABIAN AGRICULTURAL SECTOR BY MEANS OF A FARM CREDIT INTERDEPENDENT SYSTEM

Author: TAKRONI, MOHAMED HABIB

Degree: PH.D.

Year: 1980

Corporate Source/Institution: OKLAHOMA STATE UNIVERSITY (0664)

Source: VOLUME 42/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 305. 224 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

Scope of Study. The Saudi Arabian economy has been dominated by the oil industry in recent decades. To lessen the dependence on oil as the main source of national income, the government of Saudi Arabia has taken the initiative toward diversifying the economy. It is in keeping with this objective that the Saudi Arabian Agricultural Bank (SAAB) was founded in 1963. The function of SAAB as a government entity is to provide farm operators with adequate interest free credit for purchasing machinery, equipment and other factors of production and hence improve their income and well-being. Although in full operation and rapid expansion throughout the kingdom for about sixteen years, SAAB has thus far fallen short of achieving the goal of reaching a majority of farm operators with its

services. So far, only five percent of the total farm operators have obtained agricultural loans from SAAB. In addition, loan delinquency is currently about 30 percent. The inability to reach large numbers of farm operators and the high delinquency rate indicate the existence of bottlenecks in administering credit and lack of appropriate means of loan evaluation within SAAB preventing attainment of the stated objectives. Hence, it is the objective of this study to evaluate non-repayment of agricultural production loans and to develop alternative lending policies and procedures for SAAB which would improve the effectiveness of credit distribution and loan repayment. In pursuing this objective, loan delinquency was analyzed using methods of ordinary least squares (OLS), two stage least squares (2SLS), and discriminant analysis. Data used in this study were obtained from SAAB credit files and personal interviews of 42 farm operators in two major agricultural areas, Hufuf and Kharj. Loan delinquency was measured in terms of number of days payments were past due.

Findings and Conclusion. Results of the OLS and 2SLS models indicate loan delinquency is negatively associated with net farm income, non-farm income, and total crop cultivated, and positively associated with size of annual payment, family living expenditures, and timeliness of credit. The 2SLS system of equations consisted of: (1) four input demand functions--machinery, facilities, hired labor, and variable capital; (2) a farm production function; (3) two identity equations (net farm income and total capital); and (4) delinquency rate. The objective of using 2SLS is to examine the effect and importance of intermediate-term credit in explaining the variation in machinery and facilities demand and the effect of short-term credit on the demand for hired labor and variable capital. The results of the study in general conformed to the hypothesized relationships between the dependent and the explanatory variables in the system. Based on the thorough analysis of results obtained, policy and management implications are outlined for improving SAAB effectiveness in evaluating and administering needs for achieving of increasing farm production and hence improving farm income and farm family well-being.

9/5/10 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00965216 NYT Sequence Number: 083052790123

(F & M Schaefer Corp reports accord has been reached to reschedule long-term debt payment. \$36 million debt payments for '79 through '86 will be postponed until '87 and '88. Interest rates will be lowered and deferred for '79 until notes mature. F & M Schaefer Brewing Co, a subsidiary, announces similar move to use funds for more advertising, in particular for new product Schaefer cream ale (S).)

New York Times, Col. 1, Pg. 4, Sec. 4

Tuesday January 23 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: SCHAEFER, F & M, BREWING CO

DESCRIPTORS: ADVERTISING; FINANCES; NEW MODELS , DESIGN AND PRODUCTS;
CREDIT; DELINQUENCY (DEBT); LOANS

9/5/11 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2004 American Economic Association. All rts. reserv.

740792

TITLE: Sovereign Bond Restructuring: Collective Action Clauses and Official Crisis Intervention

AUTHOR(S): Kletzer, Kenneth

AUTHOR(S) AFFILIATION: Unlisted

PUBLICATION INFORMATION: International Monetary Fund, IMF Working Papers: 03/134

PUBLICATION DATE: 2003

AVAILABILITY: <http://www.imf.org/external/pubs/ft/wp/2003/wp03134.pdf>

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper compares the restructuring of sovereign bonds with and without collective action clauses. One conclusion is that **collective** action clauses can allow efficient **debt** renegotiation in a formal **model** of sovereign debt renegotiation while unanimity rules offer incentives for opportunistic behavior by bondholders that leads to inefficient outcomes. With collective action clauses, the mutual gains from renegotiation can be internalized by bondholders so that the holders of each bond issue have incentives to participate in a collective debt restructuring. The analysis abstracts from transactions costs, and the last conclusion might well be sensitive to renegotiation and coordination costs.

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9/5/12 (Item 2 from file: 139)

DIALOG(R) File 139:EconLit

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627641

TITLE: On Dismissal Pay

AUTHOR(S): Goerke, Laszlo

AUTHOR(S) AFFILIATION: U Constance, Inst for the Study of Labor, Bonn, and CESifo, Munich

JOURNAL NAME: Labour Economics,

JOURNAL VOLUME & ISSUE: 9 4,

PAGES: 497-512

PUBLICATION DATE: 2002

AVAILABILITY: Publisher's URL

ISSN: 0927-5371

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Wage and employment effects of payments in the case of individual and collective dismissals are investigated in a shirking **model** of efficiency wages. **Payments** for **collective** dismissals reduce the incentives to shirk and can increase employment and profits while they leave the workers' payoff unaffected. Thus, they can be agreed upon at the firm level. An economy-wide introduction induces positive externalities, given the job creation effect. This contrasts with payments for individual dismissals, which decrease the combined payoff of firms, workers, and the government.

GEOGRAPHIC LOCATION DESCRIPTOR(S): OECD

DESCRIPTOR(S) (1991 to Present): Labor Turnover; Vacancies; Layoffs (includes separations, hires, redundancy, job tenure, displaced workers) (J630); Personnel Economics: Firm Employment Decisions; Promotions (hiring, firing, turnover, part-time, seniority issues) (M510); Contracts: Specific Human Capital, Matching Models, Efficiency Wage Models, and Internal Labor Markets (other contracts) (J410);

11/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5467522 INSPEC Abstract Number: C9702-1290D-032

Title: Recent developments in the application of credit-scoring techniques to the evaluation of commercial loans

Author(s): Eisenbeis, R.A.

Author Affiliation: Kenan-Flager Bus. Sch., North Carolina Univ., Chapel Hill, NC, USA

Journal: IMA Journal of Mathematics Applied in Business and Industry
vol.7, no.4 p.271-90

Publisher: Oxford University Press for Inst. Math. Appl,

Publication Date: Oct. 1996 Country of Publication: UK

CODEN: IMJIE9 ISSN: 0953-0061

SICI: 0953-0061(199610)7:4L:271:RDAC;1-3

Material Identity Number: D423-96004

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Credit scoring has become the dominant method for assessing grants of many kinds of consumer loan. Procedures and practices have been changing rapidly in the granting of consumer loans. There are many motivations for the movement to consumer credit-scoring systems. These include the need to control expenses, the desire to gain greater uniformity in the lending process, increased responsiveness to customers' needs, enhanced productivity, and the need to provide protection against potential violation of antidiscrimination statutes in the granting of loans to minorities and other protected classes of consumers, such as the elderly. Scoring models are increasing being employed to price loans according to risk, and to **predict revenues** from future credit-card usage. More recent developments include expanded use of scoring **models** to aid in the **collection of loans** that have missed **payments**, and also to decide which of several alternative collection techniques might be more appropriate and successful. Models are now even being developed to help collect defaulted debts. (43 Refs)

Subfile: C

Descriptors: finance; risk management

Identifiers: credit-scoring; commercial loans; lending process; risk measure

Class Codes: C1290D (Systems theory applications in economics and business)

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11/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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748246 ORDER NO: AAD81-13346

EVALUATING LOAN REPAYMENT IN THE SAUDI ARABIAN AGRICULTURAL SECTOR BY MEANS OF A FARM CREDIT INTERDEPENDENT SYSTEM

Author: TAKRONI, MOHAMED HABIB

Degree: PH.D.

Year: 1980

Corporate Source/Institution: OKLAHOMA STATE UNIVERSITY (0664)

Source: VOLUME 42/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 305. 224 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

Scope of Study. The Saudi Arabian economy has been dominated by the oil industry in recent decades. To lessen the dependence on oil as the main source of national income, the government of Saudi Arabia has taken the initiative toward diversifying the economy. It is in keeping with this objective that the Saudi Arabian Agricultural Bank (SAAB) was founded in 1963. The function of SAAB as a government entity is to provide farm operators with adequate interest free credit for purchasing machinery, equipment and other factors of production and hence improve their income and well-being. Although in full operation and rapid expansion throughout the kingdom for about sixteen years, SAAB has thus far fallen short of achieving the goal of reaching a majority of farm operators with its services. So far, only five percent of the total farm operators have obtained agricultural loans from SAAB. In addition, loan delinquency is currently about 30 percent. The inability to reach large numbers of farm operators and the high delinquency rate indicate the existence of bottlenecks in administering credit and lack of appropriate means of loan evaluation within SAAB preventing attainment of the stated objectives. Hence, it is the objective of this study to evaluate non-repayment of agricultural production loans and to develop alternative lending policies and procedures for SAAB which would improve the effectiveness of credit distribution and loan repayment. In pursuing this objective, loan delinquency was analyzed using methods of ordinary least squares (OLS), two stage least squares (2SLS), and discriminant analysis. Data used in this study were obtained from SAAB credit files and personal interviews of 42 farm operators in two major agricultural areas, Hufuf and Kharj. Loan delinquency was measured in terms of number of days payments were past due.

Findings and Conclusion. Results of the OLS and 2SLS models indicate loan **delinquency** is negatively **associated** with net farm income, non-farm income, and total crop cultivated, and positively associated with size of annual payment, family living expenditures, and timeliness of credit. The 2SLS system of equations consisted of: (1) four input demand functions--machinery, facilities, hired labor, and variable capital; (2) a farm production function; (3) two identity equations (net farm income and total capital); and (4) delinquency rate. The objective of using 2SLS is to examine the effect and importance of intermediate-term credit in explaining the variation in machinery and facilities demand and the effect of short-term credit on the demand for hired labor and variable capital. The results of the study in general conformed to the hypothesized relationships between the dependent and the explanatory variables in the system. Based on the thorough analysis of results obtained, policy and management implications are outlined for improving SAAB effectiveness in evaluating and administering needs for achieving of increasing farm production and hence improving farm income and farm family well-being.

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14/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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5467522 INSPEC Abstract Number: C9702-1290D-032

Title: Recent developments in the application of credit-scoring techniques to the evaluation of commercial loans

Author(s): Eisenbeis, R.A.

Author Affiliation: Kenan-Flager Bus. Sch., North Carolina Univ., Chapel Hill, NC, USA

Journal: IMA Journal of Mathematics Applied in Business and Industry
vol.7, no.4 p.271-90

Publisher: Oxford University Press for Inst. Math. Appl,

Publication Date: Oct. 1996 Country of Publication: UK

CODEN: IMJIE9 ISSN: 0953-0061

SICI: 0953-0061(199610)7:4L.271:RDAC;1-3

Material Identity Number: D423-96004

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Credit scoring has become the dominant method for assessing grants of many kinds of consumer loan. Procedures and practices have been changing rapidly in the granting of consumer loans. There are many motivations for the movement to consumer credit-scoring systems. These include the need to control expenses, the desire to gain greater uniformity in the lending process, increased responsiveness to customers' needs, enhanced productivity, and the need to provide protection against potential violation of antidiscrimination statutes in the granting of loans to minorities and other protected classes of consumers, such as the elderly. Scoring **models** are increasing being employed to price loans according to risk, and to **predict revenues** from future credit-card usage. More recent developments include expanded use of scoring **models** to aid in the **collection of loans** that have missed **payments**, and also to decide which of several alternative collection techniques might be more appropriate and successful. **Models** are now even being developed to help **collect defaulted debts**. (43 Refs)

Subfile: C

Descriptors: finance; risk management

Identifiers: credit-scoring; commercial loans; lending process; risk measure

Class Codes: C1290D (Systems theory applications in economics and business)

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14/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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789906 ORDER NO: AAD82-22377

EFFECTS OF INFLATIONARY FINANCE ON TAX REVENUE UNDER PROGRESSIVE TAX STRUCTURES WITH COLLECTION LAGS: AN APPLICATION TO TURKEY

Author: ERBAS, SEYITALI NURI

Degree: PH.D.

Year: 1982

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 43/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1626. 163 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The theory of inflationary finance concludes that issuer of money appropriates resources from holders of money by creating inflation. This can be considered as a special tax which operates like an excise tax. The rate of inflation that maximizes inflation tax is found at the point where elasticity of demand for real money balances is equal to unity. With real growth, this "optimum" rate has to be adjusted downwards.

This conclusion ignores the impact of inflation on the tax system. First, if the tax system is elastic because of domination of progressive taxes, tax revenue will increase more than proportionately with respect to growth of income. Much of the growth of income may be due to inflation. Secondly, if taxes are collected with lags, real revenue will depreciate in the period that passes from the time tax liability occurs until its collection.

When these considerations are taken into account, the conventional conclusion of inflationary finance literature is altered. If collection lags are short and tax system is rather elastic, the rate of inflation that would maximize total additional revenue from inflationary finance (additional revenue gain from progressive taxes less revenue loss due to collection lags plus inflation tax) can be higher than the one that would maximize inflation tax alone. In any case, when elasticity of the tax system and collection lags are considered, the rate of inflation government should choose to obtain a given additional revenue would be different from the one that government should choose if inflation tax is considered alone.

The **model** of a closed economy without government **debt** and with elastic tax system, **collection** lags and inflation is applied to Turkey. Elasticity of the Turkish tax system is **estimated** to be greater than unity. **Revenue** gain or loss due to elasticity and collection lags with inflation, and, inflation tax is **estimated** for 1963-77. **Revenue** gain due to elasticity outweighed loss due to collection lags, and, inflation tax was significant. It is concluded that government benefited from inflationary finance in generating additional revenue.

14/5/3 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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748246 ORDER NO: AAD81-13346

EVALUATING LOAN REPAYMENT IN THE SAUDI ARABIAN AGRICULTURAL SECTOR BY MEANS OF A FARM CREDIT INTERDEPENDENT SYSTEM

Author: TAKRONI, MOHAMED HABIB

Degree: PH.D.

Year: 1980

Corporate Source/Institution: OKLAHOMA STATE UNIVERSITY (0664)

Source: VOLUME 42/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 305. 224 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

Scope of Study. The Saudi Arabian economy has been dominated by the oil industry in recent decades. To lessen the dependence on oil as the main source of national income, the government of Saudi Arabia has taken the initiative toward diversifying the economy. It is in keeping with this objective that the Saudi Arabian Agricultural Bank (SAAB) was founded in 1963. The function of SAAB as a government entity is to provide farm operators with adequate interest free credit for purchasing machinery, equipment and other factors of production and hence improve their income and well-being. Although in full operation and rapid expansion throughout the kingdom for about sixteen years, SAAB has thus far fallen short of achieving the goal of reaching a majority of farm operators with its

services. So far, only five percent of the total farm operators have obtained agricultural loans from SAAB. In addition, loan delinquency is currently about 30 percent. The inability to reach large numbers of farm operators and the high delinquency rate indicate the existence of bottlenecks in administering credit and lack of appropriate means of loan evaluation within SAAB preventing attainment of the stated objectives. Hence, it is the objective of this study to evaluate non-repayment of agricultural production loans and to develop alternative lending policies and procedures for SAAB which would improve the effectiveness of credit distribution and loan repayment. In pursuing this objective, loan delinquency was analyzed using methods of ordinary least squares (OLS), two stage least squares (2SLS), and discriminant analysis. Data used in this study were obtained from SAAB credit files and personal interviews of 42 farm operators in two major agricultural areas, Hufuf and Kharj. Loan delinquency was measured in terms of number of days payments were past due.

Findings and Conclusion. Results of the OLS and 2SLS models indicate loan delinquency is negatively associated with net farm income, non-farm income, and total crop cultivated, and positively associated with size of annual payment, family living expenditures, and timeliness of credit. The 2SLS system of equations consisted of: (1) four input demand functions--machinery, facilities, hired labor, and variable capital; (2) a farm production function; (3) two identity equations (net farm income and total capital); and (4) delinquency rate. The objective of using 2SLS is to examine the effect and importance of intermediate-term credit in explaining the variation in machinery and facilities demand and the effect of short-term credit on the demand for hired labor and variable capital. The results of the study in general conformed to the hypothesized relationships between the dependent and the explanatory variables in the system. Based on the thorough analysis of results obtained, policy and management implications are outlined for improving SAAB effectiveness in evaluating and administering needs for achieving of increasing farm production and hence improving farm income and farm family well-being.

14/5/4 (Item 1 from file: 139)

DIALOG(R) File 139:EconLit

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270328

TITLE: An Analysis of Default Risk in Mobile Home Credit

AUTHOR(S): Lawrence, Edward C.; Smith, L. Douglas; Rhoades, Malcolm

AUTHOR(S) AFFILIATION: U MO; U MO; Citicorp National Services Inc

JOURNAL NAME: Journal of Banking and Finance,

JOURNAL VOLUME & ISSUE: 16 2,

PAGES: 299-312

PUBLICATION DATE: April 1992

ISSN: 0378-4266

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: There are approximately U.S. \$22 billion in outstanding receivables and an active secondary market for mobile home credit in the United States. This important segment of the financing industry shares some attributes with traditional home mortgage financing and other attributes with consumer credit. In this paper the authors draw on the mortgage literature to postulate the determinants of default risk for mobile home loans. Using multivariate logit models, they investigate the relevance of payment history, loan terms, borrower characteristics, economic conditions, and legal constraints in analyzing loan defaults and delinquencies. Payment history emerges as the overwhelming factor in predicting the likelihood of

STN Search

(FILE 'HOME' ENTERED AT 14:45:06 ON 01 SEP 2004)

FILE 'CONFSCI' ENTERED AT 14:45:14 ON 01 SEP 2004

L1	0 S (LOAN OR LOANS OR PAYMENT?) (5N) DELINQUEN?
L2	2 S (LOAN OR LOANS OR PAYMENT? OR DEBT?) (5N) COLLECT?

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L2 ANSWER 1 OF 2 CONFSCI COPYRIGHT 2004 CSA on STN

AN 95:30401 CONFSCI

DN 95-030401

TI Charity Care Program in New Jersey: **Collecting** demographic, bad **debt** and Charity Care payment information to monitor program integrity and gauge policy issues

AU Johnson, D.P.; Conca, M.D.

CS New Jersey Dep. of Health, NJ, USA

SO American Public Health Association, Publication Sales, 1015 15th St., NW, Washington, DC 20005, USA, Abstracts available. Price \$30 for 2-volume set..

Meeting Info.: 944 0901: American Public Health Association 122nd Annual Meeting and Exhibition: Public Health and Diversity--Opportunities for Equity (9440901). Washington DC (USA). 30 Oct-3 Nov 1994. American Public Health Association.

DT Conference

FS DCCP

LA English

L2 ANSWER 2 OF 2 CONFSCI COPYRIGHT 2004 CSA on STN

AN 95:30394 CONFSCI

DN 95-030394

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DT Conference

FS DCCP

LA English

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Set	Items	Description
S1	103891	(LOAN OR LOANS OR PAYMENT? OR DEBT? ?) (5N)COLLECT?
S2	10601399	MODEL? OR SIMULAT? OR EMULAT? OR IMITAT? OR MIRROR? OR MAT- RIX OR MATRICE?
S3	3496	(NON()STATIONARY OR VEHICLE? OR AUTO OR AUTO OR AUTOMOBILE? OR CAR OR CARS) (5N)COLLATERAL?
S4	357	S1(8N)S2
S5	0	S4(8N)S3
S6	4	S4(8N)COLLATERAL?
S7	4	RD (unique items)

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014261539 **Image available**

WPI Acc No: 2002-082237/200211

XRPX Acc No: N02-061274

Modeling collection method for collateral based distressed loans ,
involves incorporating management feedback into expectations of future
performance after comparing payments to contractual obligations

Patent Assignee: STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032176	A1	20011018	US 99173903	P	19991229	200211 B
			US 2000751812	A	20001229	

Priority Applications (No Type Date): US 99173903 P 19991229; US 2000751812
A 20001229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010032176	A1	5	G06F-017/60	Provisional application US 99173903

Modeling collection method for collateral based distressed loans ,
involves incorporating management feedback into expectations of future
performance after comparing payments to contractual obligations

Abstract (Basic):

... An INDEPENDENT CLAIM is also included for a system for modeling
collections of collateral based distressed loans in volatile
markets and predicting future monthly cash inflows...

...Used for modeling collections for collateral based distressed
loans in volatile markets...

7/3,K/2 (Item 1 from file: 148)
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09929207 SUPPLIER NUMBER: 20057306 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Collections: call in your 'A' team.

Johnson, A. Rex

Credit Union Executive, v37, n5, p22(4)

Sep-Oct, 1997

ISSN: 0011-1058 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2431 LINE COUNT: 00205

... how to build a loan by adding collateral. Banks and finance
companies take all the collateral , leaving credit unions with high-risk,
debt -consolidation loans .

Lenders and collectors must understand the credit bureau scoring
models - why some members are A paper and others are D or E paper. Whether
you...

7/3,K/3 (Item 2 from file: 148)
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06187188 SUPPLIER NUMBER: 13284604 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A silver lining in marking to market. (market-value accounting) (Column)
Tomlinson, Ric
American Banker, v157, n241, p8(1)
Dec 17, 1992
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1087 LINE COUNT: 00092

... or the borrower, a condition that makes valuation difficult.
Assessing market value requires sophisticated financial **models** and
technically proficient professionals: it means **collecting** and maintaining
comprehensive **loan** and **collateral** information, tracking market trends,
keeping operating statements and site inspections current, and most of all
...

7/3,K/4 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0131055
A Silver Lining in Marking to Market
American Banker - December 17, 1992; Pg. 8; Vol. 157, No. 241
WORD COUNT: 1,054

BYLINE:
Ric Tomlinson

TEXT:
...or the borrower, a
condition that makes valuation difficult.
Assessing market value requires sophisticated financial **models** and
technically proficient professionals. It means **collecting** and maintaining
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